

No. 720.

JULY 18, 1919.

6 Cents

FAME & FORTUNE WEEKLY.

STORIES OF BOYS THAT MAKE MONEY.

"BACK NUMBER BIXBY,"
OR, THE BOY WHO WAS UP TO THE MINUTE.
(A WALL STREET STORY.)
By A SELF-MADE MAN.
AND OTHER STORIES



Jenkins, in a furious rage, made a rush at Talbot, but Joe grabbed him and held him back, assisted by White. "I'll fix you yet, you squealer!" roared the struggling clerk, shaking his fist at his side partner in guilt.

FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY

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“Back Number Bixby”

—OR—

THE BOY WHO WAS UP TO THE MINUTE

By A SELF-MADE MAN

CHAPTER I.

THE GAME BEGINS.

“Say, Talbot, what do you think of this new kid the boss has hired to run his errands, and ’tend to things generally in the office?” asked Samuel Jenkins, second bookkeeper for Nathan Bixby, stock broker, of No. — Wall Street, one morning when the “kid” in question was over at the Exchange with a message to a trader in the board-room.

Jenkins, who is a fairly good looking chap of eight-and-twenty years, but rather handicapped by a shifty look in his steel-gray eyes, and a sinister curve to his mouth, had left his desk and walked over to that occupied by Tom Talbot, the junior clerk of the establishment, who looked after margin deals and other matters that brought him into touch with the customers of the house.

“What do I think of him? I think he’s a pretty clever lad. He seems to be slicker than greased lightning. If any boy is up to the minute he is,” answered Talbot.

“Well, I don’t fancy him,” said Jenkins. “You and I don’t want smart boys around this office. You know what I mean,” he added, significantly.

“He can’t interfere with us. He isn’t in the counting-room.

“I know he isn’t; but he’s got a sharp pair of eyes, and he knows a thing or two about this business. We must get him out of the office.”

“How can we?”

“By putting up some kind of a job on him. That ought to be easy for us.”

“But the old man has taken a great liking to him.”

“What if he has? Bixby is out of date—a back number. We can fix things so he’ll sour on his new boy. He’s our meat, and you and I are feathering our nest at his expense. I don’t propose to lose such a snap by taking any chances with that boy, so he must be got rid of.”

“It’s easy to say he must be got rid of, but he’s made such a hit with the boss, and Dolby, too, that—”

“Pooh! The cashier don’t count. He’s a worse fossil than Bixby. He’s been here so long that he’s got into a rut, and can’t see anything beyond the edges of it, that’s why things are so easy for us. Everything has been coming our way since you and I started to pull together, and there’s no reason why they shouldn’t continue if we nurse matters properly. I’ve studied that boy, and in my opinion he will prove dangerous to our interests if he stays here. An ounce of prevention is worth a pound of cure. That’s the line I go on. Understand?”

“Yes.”

“Very good. I’ve let you in on a good thing, and I hope you appreciate it.”

“Sure I do.”

“A good thing has got to be watched and taken care of. My brain is always on the job. I’m always looking ahead, and weighing contingencies. That’s the secret of our success in a nutshell.”

“Yes, you’re a pretty clever fellow, Jenkins. I’ve always admitted that.”

“I’m glad to see that you appreciate my abilities. Stick by me and I’ll make your fortune.”

With those words Jenkins strolled back to his desk with a kind of half defiant, half contemptuous glance at the old cashier, whose back was to him, and who was busy with his books, just as he had been for thirty odd years in the employ of Mr. Bixby, one of Wall Street’s “old guard.”

No man was more respected in the “Street” than Nathan Bixby.

He was of the few active links between the days when gold was the most important article of speculation in the financial district and the present day.

He was full of reminiscences of Daniel Drew, Jay Gould, Jim Fisk and other lesser lights, who made history in Wall Street.

He could tell you all about that memorable “Black Friday,” brought about by a corner effected by Gould and Fisk, when ruin stalked abroad in Wall Street like the phantom “Red Death” throughout Europe a century or two before.

The young members of the Exchange wondered why the old man did not retire.

Surely forty years or more of continuous connection with the Street ought to be enough for any man, especially one so well fixed financially as Bixby was looked upon to be.

In their opinion he had outlived his usefulness, and was alluded to among themselves as “Back-number Bixby,” a piece of pleasantry that greatly tickled them.

The messenger boys used to have their fun, too—not with Mr. Bixby, but with his messenger, the immediate predecessor of the “up-to-the-minute” lad who had lately taken on the job.

The messenger in question had grown gray-headed in Mr. Bixby’s employ.

From the day he entered the office, forty years since, until he retired for good on a pension two weeks before, he had never done anything else than carry messages for his employer.

Clerks had come and clerks had gone, many of them to the cemetery, during that time, but Andy Adze never aspired to a desk in the counting-room.

Why he didn't no one could say but himself and possibly Mr. Bixby.

His wages were advanced year by year until the day he left he was receiving six or seven times the wages of an ordinary messenger.

He and cashier Dolby were the old standbys of the house, and now Mr. Dolby, with his white hair and short gray beard, was the "last of the Mohicans."

He did not ask to be retired.

Had he done so it is not improbable that Mr. Bixby would have decided to shut up shop and let the curtain fall on his long Wall Street career.

Dolby would probably die in harness if his employer survived him, and it seemed likely that Mr. Bixby would stay in business as long as Dolby was able to perform his duties, always provided that Death did not take a hand in the game.

When rheumatism put Andy Adze out of business, Mr. Bixby advertised for a new messenger.

There were more than a hundred applicants, but Joe Jarvis, a good-looking, spry and sharp-eyed lad, got the job.

He was as shrewd a looking boy as ever stepped into Wall Street, and he fairly exhaled smartness.

Ninety-nine brokers out of one hundred would have snapped him up out of a mob.

Yet his smart look was lost on Mr. Bixby.

The reason he got the position was because he greatly resembled Andrew Adze in his younger days.

That fact recommended him at once to the old broker.

Joe hadn't been two days at work before he had injected a brand new atmosphere into the office.

Dolby, the cashier, didn't like it at first, neither did Mr. Bixby, but both were pleased because the new boy reminded them of Andrew at his best, and they decided to submit to the infliction of an up-to-date office boy.

Every day they grew to like Joe better, and now at the end of two weeks the boy had acquired a cast-steel grip on his job.

The two clerks, Jenkins and Talbot, did not like Joe's advent in the office, for reasons which the reader will probably understand from the conversation between them with which our story opens.

Joe couldn't fail to see that their attitude, especially that of Jenkins, toward him, was antagonistic, but the fact did not seem to worry him in the least.

He was as polite to them as though they were his best friends, but there was nothing servile in his politeness.

There was a manly independence about the boy that warned Jenkins concerning his character, and for very good reasons Jenkins decided that something would have to happen to cause Joe to get out.

As Jenkins' brain was prolific in expedients, particularly of a shady nature, he did not doubt but he would accomplish his object.

Thus Joe Jarvis, without knowing it, was up against a snake in the grass, and a very dangerous one at that; but Jenkins was also up against a proposition, the weight of which he did not estimate at its true value, and—but we will not anticipate.

CHAPTER II.

THE QUEEN OF HEARTS TRUMPS A KNAVE.

When Joe Jarvis bustled into the office after his return from the Exchange, the clock indicated half-past twelve.

Jenkins was putting on his hat to go to lunch.

He was always the first to look after the inner man, and Talbot didn't go out till his superior returned.

Miss Lenox, the stenographer, an old maid of thirty-five, didn't go out at all.

She either brought her lunch or sent Joe downstairs to a Pine street lunch house to purchase what she wanted.

The cashier sometimes went out and sometimes sent Joe to get him a sandwich and piece of pie.

Mr. Bixby rarely went out himself.

Joe was sent out to buy his frugal lunch, and he ate it at his desk in his private room.

As for Joe himself he didn't eat till he got the chance, which was often not till after three o'clock.

As soon as Joe reported his return to Dolby he knocked at the door of the boss' room and was told to enter.

Mr. Bixby was alone, reading a financial paper through a pair of gold-rimmed eye-glasses.

He was a fine-looking old gentleman, of five foot ten, dressed

with scrupulous neatness in garments of the best material and of proper cut.

As far as appearance went he didn't look like a back number except as to his age.

"What do you wish for lunch to-day, Mr. Bixby?" asked Joe.

The broker picked up a small piece of paper from his desk and handed it to him with a dollar bill.

The boy took the paper and the bill, folded them together and shoved them into his vest pocket, then he retired without another word.

He marched into the counting-room to Miss Lenox's table.

"Want anything downstairs, Miss Lenox?" he asked, politely.

"Nothing to-day," she replied.

Joe walked over to the cashier and asked him the same question.

"A piece of apple pie and a chicken sandwich," said Dolby, fishing fifteen cents out of his pocket and passing it to the boy.

By the time Joe had finished his errand and handed in his parcels, a note was ready for him to take to a broker in the Mills Building, and he started off with it.

As Joe hurried down Broad street his eyes ran ahead of him and stopped at the northeast corner of Exchange place.

They rested on a very pretty and modest looking girl of perhaps fifteen years, who stood there with a tray of boutonnieres which she offered for sale to the passer-by.

She was neatly dressed, but her garments were of poor material, which showed, in connection with her vocation, that she belonged to a very humble order of society.

Joe had noticed her standing there for a week, and having passed her often, was greatly attracted by her good looks and gentle, almost lady-like demeanor.

The young messenger, who was an acute observer of everything that passed under his eyes, felt sure that she was no common girl in spite of her evident poverty.

His opinion was shared by many of the habitués of the district, and as a consequence she did a good trade among the brokers and better class of clerks.

Several times Joe had been on the point of laying out a nickel on a boutonniere as an excuse for addressing her, but as he had no use for the article, for he didn't think it the proper caper for a messenger to wear one, and he didn't feel as if he had the nerve to present it to the office stenographer, he didn't buy one.

On this occasion he determined to purchase one, and was making a bee-line for the girl, when two brokers stepped up and began to talk to her while investing in boutonnieres.

Joe decided not to buy till he came back, and shot by her like a high-power automobile engaged in a race.

There was no answer to the note he carried to the Mills Building, so he went back towards Wall street at reduced speed.

As he approached the corner of Exchange place again, an unruly group of messenger lads came frolicking up the side street.

After a general tussle at the end of the corner building they suddenly made a rush for the flower girl, and, surrounding her, began to tease and annoy her.

The biggest of them, a tough-looking, red-headed chap, pretended that he wanted a boutonniere.

He seized the finest on the tray and began forcing it into the hole in the lapel of his coat, while the others geyed him.

"That's ten cents," said the girl, regarding him doubtfully.

"Dat's all right. Charge it up ag'in me, and I'll come 'round one of dese days when I git rich and settle up," said Reddy O'Rourke.

"I can't afford to trust anyone," replied the maid, very nervously, for she scented trouble. "You must pay me now."

"Is dat a fact? Wot a pity dat I left me check book at de office."

"If you have no money, put the boutonniere back."

"Wot, after I've stuck it in me jacket? I ain't got no ten cents, but I'll give yer ten kisses. I'll bet dat'll soot yer better dan de money."

"Don't you dare touch me!" flashed the girl, stepping back.

The young ruffian hesitated at carrying out his bold suggestion, and might have given up his design, but his com-

panions began jeering him, daring him to kiss her and asking him if he was afraid of the girl.

That spurred him on, and he grabbed her roughly, causing her to drop her tray of flowers and scream out.

He threw one arm around her neck to draw her head toward him, but this was as far as he got.

The next moment he was sent sprawling into the gutter by a tremendous blow from Joe Jarvis' fist.

Joe had dashed to the flower girl's aid, scattering the other boys left and right.

His face blazed with indignation, and he looked so dangerous that the other lads had no relish for butting in.

Reddy, the tough, however, felt differently.

He was accustomed to hard knocks, and not used to taking them meekly.

He scrambled to his feet, as mad as an angry bull.

He had no difficulty in singling out his aggressor, and he started in to retaliate in his own peculiar style.

"Wot did yer hit me for, eh?" he snarled. "I'll wipe de sidewalk up wit' yer in about half a minute."

Then he swung his fists at Joe in quick suggestion.

The young messenger dodged the blows, and quick as a flash punched Reddy in the jaw with such force that he staggered back a couple of feet.

A crowd began to collect on the corner with surprising rapidity, and the girl was pushed aside and her stock in trade trampled on and ruined.

Reddy was surprised but not defeated by the thump he had received, though it was a corker, and had jarred his head all over.

He put his hand to his face, spat out some blood and then sailed in again.

Joe blocked him easily and landed a second crack on his mouth.

Reddy tried to get back at his assailant, but Joe was an artist at the science of self-defence, and by the time a policeman came up he had almost done up the tough boy, who appeared to be game, and took his punishment like a prize-fighter.

The officer grabbed both of the belligerents.

"Fighting, eh?" he said. "It's the station for both of you chaps."

"Hold on," objected Joe. "I had to thump this fellow in self-defence. He insulted the flower girl here, and I interfered to save her."

"Tell that to the sergeant at the desk. My duty is to take you in," said the cop, who didn't propose to pass on the merits of the case, as he hadn't seen the cause which led to the scrimmage.

The flower girl, seeing the scrape her champion was in, pushed forward and seized the policeman by the arm.

"Please don't arrest him. He isn't to blame. That boy took one of the boutonnieres and wouldn't pay me for it. When I asked him to give it back to me he caught me in his arms and tried to kiss me. Then this boy knocked him down. The other boy jumped in and began to fight him," she said, earnestly.

"That's right," spoke up a bystander, who had witnessed the whole occurrence. "This lad did the right thing."

"If you saw the affair you'd better come to the station with us; and you, too, miss. That's the only place where this trouble can be settled," said the officer.

The spectator agreed to do so, so the policeman marched Joe and Reddy down Exchange place, the girl accompanying them, and a crowd followed behind.

When he lined the boys up at the desk, Joe explained his side of the case.

The flower girl corroborated his story, and accused Reddy of assault.

The man who accompanied them also spoke up for Joe.

"Who are you?" asked the officer at the desk.

"My name is Joe Jarvis, and I'm messenger for Nathan Bixby, of No. — Wall Street."

The officer knew of Broker Bixby, and Joe looked quite respectable, while the tough boy, who was sulky and had nothing to say, was rather the opposite.

"Lock that young rascal up," he said, nodding at Reddy, after he had given his name, occupation, and where he lived.

"Will you and the girl appear against him at the Tombs?" he added, turning to Joe.

"I will if I can get off," said the boy.

"I'll see that you get off, for I'll send an officer after you. And now, young lady, I'll have to detain you as a witness unless I can have some assurance that you will prosecute."

"I'll guarantee that she'll be on hand, officer," said Joe. "I'll take her to the office and keep her there till you send a policeman to take us to the Tombs."

"Very well. I'll take your word. And you, sir," he added, turning to the witness, "your testimony will be required, too. Will you appear at the Tombs at three o'clock?"

"I'll be there," replied the man, "though it will inconvenience me some. There is my business card. I deem it my duty to see that that ruffian is punished for his conduct."

The officer nodded and the three left the station together.

CHAPTER III.

THE KING TAKES A TRICK.

"You're a plucky lad and very handy with your fists," said the man, when they reached the sidewalk. "You gave that ruffian a good whipping, but not half what he deserved. I must go now. I'll see you at the court."

Then he hurried away.

Joe turned to the girl.

"I'm sorry you got into trouble, miss," he said, with his customary politeness. "And I'm sorry that you'll have to go with me to my office, but I promised the officer that you would appear at court, and I'm responsible for your appearance."

"I'll go with you. It was very good of you to protect me against that boy, and I'm very grateful to you. I am so sorry you were arrested, and that you have to go to the court on my account," she said.

"That's all right, miss. You don't think I could see that tough insult you and not chip in to protect you?"

"It was kind of you, and I thank you for it."

"You're welcome. So your name is Crystal Rand?"

The girl had given that name to the sergeant at the station, and said she lived on Varick street.

"Yes."

"You heard me tell the officer that my name was Joe Jarvis?"

"Yes."

"Now that we know each other, I hope we shall be friends. I have noticed you for a week selling flowers on the corner of Exchange place. By the way, where are your boutonnieres? You had eight or ten left on your tray?"

"The tray was knocked out of my hand by that boy, and the people crowded up and destroyed it with what was left of my stock."

"That's too bad. You'll be out half a dollar, I suppose. Here, let me make it up to you."

"No, no, I couldn't take any money from you. Mrs. O'Gallagher won't mind when I tell her what happened."

"Who is Mrs. O'Gallagher?"

"I live with her. She's the only friend I've got. She's given me a home, and is very good to me. She's poor, and I'm trying to help her by selling flowers."

"How has the business panned out?"

"Very good. I have sold out every day but to-day before two o'clock. The gentlemen who buy of me often give me ten cents for a five-cent bunch, and two each gave me a quarter to-day for a couple of ten-cent boutonnieres."

"Did they? Then I guess you won't be out anything over this unfortunate incident. I'll give you ten cents now, and you can save a nickel bunch for me to-morrow. I'll be down your way some time during the day," said Joe, offering her the money.

"No, no; I'll save a nice one for you, but I won't take any pay for it."

"Nonsense! Take the money."

The girl, however, wouldn't take it, so he had to let the matter stand.

"What number on Varick street did you say you lived at?"

Crystal told him and Joe wrote it down.

"Here is the building where my office is. It's one of the old office buildings of the street. My boss has been located here ever since it was put up. He was one of the first tenants, and he sticks to it for that reason, I guess, and not because the rent is cheaper here than at the up-to-date skyscrapers."

He led her to the elevator, which took them to the third floor in a twinkling, and thence into the office, where he handed her a chair and a newspaper to engage her attention.

Then he went into the private office and explained to Mr.

Bixby the trouble he had got into through defending the flower girl.

"I'll have to go to the Tombs Police Court by three o'clock to appear against that boy," he continued. "I hope it won't inconvenience you much, Mr. Bixby, but I'm afraid it can't be helped. A policeman will be here after me before three."

"Very well, Joe. I'll be able to get along without you. I'll tell Mr. Dolby to send Talbot to the bank in your place."

"Thank you, sir. I took the liberty of bringing the young lady up here, and she's out in the waiting-room. I did that to save her from being detained at the station. She's the principal witness in the case."

"Very well," said the broker. "There is no harm in her sitting outside."

Joe then went to the cashier and explained things to him.

He peered out at the girl and said it was all right.

There were quite a number of customers in the waiting-room, talking and looking at the ticker.

Crystal was more interested in looking around and noting what was going on than in reading, for she had never been in a broker's office before, nor, in fact, any other office, and everything was new and strange to her.

Joe brought a chair and talked with her till he was called to go out again.

"I won't be out long," he said, as he reached for his hat. "Nobody will bother you, Miss Rand, so you need not feel nervous at being here."

She smiled and said that she would not feel nervous, though her situation was so unusual, and he departed.

Joe was out and in till about half-past two, when a policeman appeared, and was walking up to the cashier's window when the boy cut him off.

"You're after me, I guess?" said Joe.

"Are you Joe Jarvis?"

"That's my name."

"Is that the girl who is to go along?" asked the officer, nodding at Crystal.

"Yes."

"Am I to speak to your employer? The sergeant said it might be necessary."

"No. I've got permission to go."

"Then come on."

Joe told the cashier he was going to court, and the old man said all right.

"Come, Miss Rand," said the boy, motioning to the girl.

Crystal got up and came to him.

They accompanied the policeman downstairs and up to Broadway, where they got on a car.

Joe and Crystal took seats, but the officer remained on the back platform.

When they reached Leonard street they got off and walked down to Center.

The court-house was on that corner of the block, while the Tombs prison was on the other corner adjoining it.

They were soon inside and the policeman notified the clerk of their arrival, and the case they were interested in.

It was something over half an hour before Reddy O'Rourke was brought before the magistrate.

He was charged with disturbing the peace by fighting on a public thoroughfare, and technical assault on Crystal Rand.

"I couldn't fight wit' meself, and I ain't no more guilty dan de other feller," said Reddy to the judge.

Crystal was called to the witness chair and told her story.

Joe then testified, admitting the part he took in the affair.

The man who had volunteered as a witness was on hand, and his testimony helped to justify Joe's actions and make the case blacker for Reddy.

"Now what have you got to say?" asked the magistrate, turning to O'Rourke.

"Not'in'," answered the tough boy, sullenly.

"Ever been arrested before?"

"Nope."

"Who do you work for?"

"Jones & Co., stock brokers."

"Thirty days. Next case."

"If I go to de Island I'll lose me job," pleaded Reddy.

"I ought to give you three months for your technical assault on that girl. I've let you down easy, because it appears to be your first offence. Take him away, officer."

O'Rourke was shoved back into the pen, and shortly afterward was loaded into the Black Maria vehicle, with a score of others, bound for Blackwell's Island, in the East River.

It was four o'clock when Joe and Crystal left the court.

"No use of me going back to the office to-day," he said. "I'll see you home, Miss Rand, if you don't mind."

"Thank you; but don't call me Miss Rand," she said with a smile. "Nobody calls me that. My name is Crystal."

"I'll call you Crystal if you call me Joe. Nobody calls me Mr. Jarvis."

"I will do so," she said.

So they started off together for Varick street.

CHAPTER IV.

A NEW SHUFFLE.

They finally arrived before a big tenement house, in which Crystal said she lived on the top floor.

"Will you come up and see Mrs. O'Gallagher?" asked the girl. "She will like to thank you for what you did for me."

"Your thanks are quite enough, Crystal," replied Joe; "but I'll go up and see her if you wish, for I have lots of time."

So they mounted four flights of stairs carpeted with a kind of oilcloth.

Mrs. O'Gallagher was in, sewing on some custom work she was doing for a Broadway establishment.

She was a typical Irish woman, stout, red-faced and muscular, but had been so long in America that she had scarcely any brogue.

She was surprised to see Crystal in company with a well-dressed boy.

"Mother, this is Joe Jarvis," said the girl, who called Mrs. O'Gallagher mother. "Joe, this is Mrs. O'Gallagher."

"Joe Jarvis, is it? Sure it's glad I am to know any friend of Crystal's," said the Irish woman, good naturedly.

"Glad to make your acquaintance, Mrs. O'Gallagher," said Joe.

"Take a seat, Joe," said the girl, seating herself.

Crystal then told Mrs. O'Gallagher about the trouble she had been in that afternoon, which resulted in the loss of a small part of her stock in trade, and how Joe had interfered in her behalf, thrashing the young tough who had tried to kiss her.

She described how her champion had been arrested with the tough, and she and a man who had witnessed the scrap had gone to the police station with them.

"The officer at the desk let Joe off after he heard our stories, but we had to go to the police court at three o'clock to testify against the boy who wanted to kiss me. The judge sent him to the Island for a month, and Joe and I then came here," concluded Crystal.

"Well, upon me word, that beats all I ever heard. So the young ruffian wanted to kiss you, did he? Bad cess to him, he didn't get half what he deserved. The judge ought to have given him a year. What's a month, faith? Did you give him a good lickin'?" she asked Joe.

"Yes, ma'am, I gave him a pretty fair whaling."

"Well, you look as if you were able to do it. It's greatly obliged I am to you for protectin' Crystal. She's a good girl, and sorry I am she has to go out sellin' them posies. It's ag'in me will, but she insists on helpin' me keep the pot boilin'. Ah, me! If she only had her rights, it's ridin' in her own carriage she'd be instead of livin' in a tenement house."

Joe looked at Mrs. O'Gallagher, wondering what she meant by that.

"Crystal, darlin', Mrs. Ryan was in here a while ago lookin' for you. You might step across the hall and see what she wants. I'll entertain your company till you come back," continued the Irish woman, as she went on with her sewing.

"I will be back in a few minutes, Joe," said the flower girl, flashing a winning smile at him.

"All right. I can wait," said Joe, who was in no hurry to depart.

So the girl left the room for the apartments of Mrs. Ryan on that floor.

"Crystal is not your daughter, Mrs. O'Gallagher?" said Joe, anxious to see if he could learn something about the pretty flower girl.

"No; her name is Rand, while mine's O'Gallagher. But she's as good as a daughter to me, bless her. She's the comfort of my life. Faith, there isn't a finer girl in the world, bar none, if I do say it, seein' as I'm her foster mother, and as fond of her as though she was me own flesh and blood. For sense and heart she is the equal of any lady in the land."

"She certainly looks superior to her condition in life," said Joe.

"Looks, is it? She is. She's a real lady, that's what she is."

"A real lady!" exclaimed Joe.

"Every inch of her. Since you're a friend of hers, and look like a young gentleman, you shall hear her story."

"I should be glad to," replied the young messenger, eagerly.

"The mother of Crystal lived in the back rooms of a little store near me some ten years ago, and that's how I came to get acquainted with her, for she sold newspapers and stationery and candy to the children of the neighborhood, and I often went in there to buy paper and envelopes, and a newspaper now and then. She was a real lady, but sorely pressed, poor soul, for the store didn't pay, and she supported herself and the child by needlework."

"Needlework is not very profitable, I should think," said Joe.

"Sure it's not. Well, she wasn't strong enough to battle with adversity, poor thing, and so she took sick and faded away like a flower struck by a blast. When she realized she was at death's door she sent for me, told me her sad story, and begged me to do somethin' for her child, now about to become an orphan. It's meself that'll take her under me own care, though it's poor enough I am; but heaven will help me to give her the bit and the sup', I told her, and with that assurance from me, and with her poor, thin hand in mine, she died."

Mrs. O'Gallagher paused to wipe a tear from her eyes, and Joe was not a little affected by her story.

"From the poor lady's story I learned that she had married a West P'int graduate named Sidney Rand, who subsequently became a capt'in in the army out West somewhere. He was the youngest son of a wealthy manufacturer—a millionaire two or three times over, I believe he was. Sidney Rand, when he got married, expected to leave the army, and take a position in his father's factory. His father, it seems, objected to the lady of his choice, not because she wasn't good enough for him, as things go, but because she was an orphan, and poor, do you mind, and so he wouldn't receive his son's wife at his grand house, nor recognize her at all. He told Mister Sidney that, in his opinion, he had made a bad job of it in marryin' beneath him, though I understand old Rand himself started in life without a cent, and got rich through becomin' a trust, or somethin' of that sort. At any rate, the possession of money gave him high ideas, and he told his son that he must give up his wife or shift for himself."

"What did he do—shake her?" asked Joe, almost indignantly.

"Faith he did not," replied Mrs. O'Gallagher, with some vehemence. "He stuck to her like the gentleman he was."

"Then how happened it that——"

"Don't interrupt me. He took his wife with him to some army post in the West, and there they got on very happily together for a while. But life's a stormy sea, on which we poor mortal cockleshells are tossed about like a dog on the horns of a bull. Crystal came to add comfort to their hearts, but the end, more's the pity, was near, though neither dreamed of it, poor souls."

Mrs. O'Gallagher paused again and cast a peculiar look at Joe.

"Are you interested?" she asked.

"Very much so," replied the young messenger.

"Well, then, would you mind takin' that tin can yonder to the corner and buyin' me a pint of beer, for it's dry I am with talkin' so much. You'll find a dime on that shelf. See that the bar-keeper doesn't give you half foam, for he's inclined that way."

"I'll do it, Mrs. Gallagher," said Joe, jumping up, though he didn't relish the errand, but he was anxious to hear the rest of the story. "I'll pay for it myself."

"Will you now? That's generous of you."

Joe grabbed the can and was back inside of ten minutes with a good measure of beer.

Crystal had not yet returned from Mrs. Ryan's, and Joe was rather glad of it.

"Ah, that goes to the right spot," said Mrs. O'Gallagher, with a sigh of satisfaction, after she had taken a long swallow of the beverage. "It's seldom that I drink anythin' stronger than beer, except when I go to a wake, and then sometimes I take just the least drop of whisky. But to go on with me story: War was declared with Spain, and Capt'in Rand was ordered to Cuba with his company. Just before the regiment to which he belonged left for Florida he sent his wife and Crystal to this city to remain till he returned."

"Well?" said Joe.

"Sorry I am to tell it, but he never returned."

"Was he killed?"

"No, he died of the yellow fever."

"Gee! That was hard luck."

"Faith it was. Crystal's mother never recovered from the shock. Hard luck pursued her till she became reduced to the straits I found her in. Crystal has lived with me since she became an orphan, takin' pot luck and never complainin', helpin' me with her own two pretty hands, that by rights should not be s'iled with such a common thing as dish water, or the handle of a broom, though she knows in her heart, the darlin', that she's a real heiress at this blessed minute."

"A real heiress!" cried Joe.

"Yes. You see her grandfather, the manufacturer, died only a few weeks ago."

"He did, eh?"

"Of grief, the papers said, 'cause his eldest son, on whom he depended, was drowned in one of the big lakes when his yacht was lost on the rocks. If Crystal's father had lived he'd come in now for all the old man's property."

"But Crystal is his heir, and should be entitled to a big share of her grandfather's estate, I should think."

"That's what I say, but unless some good lawyer was willin' to take up her cause she stands no chance of gettin' her due."

"If she can prove her identity I should think you could find a capable lawyer to take her case up on a contingency fee."

"When I read about her grandfather's death in the papers I wrote a letter to a lawyer named Sefton, who has charge of the estate. He answered me, and what do you s'pose he said in his letter?"

"I have no idea."

"He said Capt'in Rand never was married."

"But he was."

"To be sure. Didn't I see the certificate meself that she got from the minister, and have it in me trunk for a long time? When I went to look for it sure I couldn't find it, more's the pity. What became of it I don't know; but I hope to find it unexpected like some day, and then——"

"You'll be able to do something for Crystal."

"Maybe so. Ah, if I only knew some one with a little money who would step forward and help Crystal into her rights."

"I wish I could do it, Mrs. O'Gallagher, but the little money I have wouldn't do her much good. However, I'll speak to Mr. Bixby, my boss, and see if he knows any lawyer who would be likely to interest himself in the case."

"Sure if you would do that I'd be greatly obliged to you, Mister Joe. Crystal would not forget you in case she got what's due her."

At that moment the flower girl came back and excused herself to Joe for staying so long away.

"Don't mention it, Crystal. Mrs. O'Gallagher and myself got along first rate together, didn't we, ma'am?"

"Faith we did. And now it's your turn, acushla."

Joe remained half an hour longer talking to the girl, who had assumed a fresh interest in his eyes since he heard her story, and then he took his leave, promising to see her next day at her stand on Broad street and Exchange place.

CHAPTER V.

TWO QUEENS AND THE KING.

Joe lived with his widowed aunt and a couple of girl cousins in Harlem.

Both his father and mother had been dead some years, and he had no brothers or sisters.

His aunt called him a lone chick, and was as good as a mother to him.

He thought a great deal of her, and also of his cousins, to whom he stood in the light of a brother.

Indeed, he showed them more attention than most brothers accord their sisters, taking them around to dances and other places of amusement quite often.

He was so nice to them that they thought the world of him, and grew jealous of any other girl to whom he showed any special attention.

Their great worry was that he might become interested in some young lady and neglect them in consequence.

Supper was nearly ready when Joe walked into his aunt's little flat that afternoon.

"You're late," said his cousin Sadie. "Where have you been?"

"How much will you give to know?"

"My pocketbook is empty," laughed the girl. "I asked you because you're always home before me, and I get off at five."

"I suppose if I don't satisfy your curiosity you'll have a fit. I have been in the society of a very pretty girl."

"That's just like you, boys—always interested in pretty girls," replied Sadie, who didn't relish the news a little bit.

"Surest thing you know, Sadie, that's why I'm so interested in you."

"Thank you for the jolly," said Sadie, making a mock bow to him.

"Jolly—nonsense! You're one of the prettiest girls in Harlem, and if you wasn't my cousin, I'd be over head and ears in love with you."

"Indeed! I thought you did love me."

"So I do. I love you and Clara as much as though you were my sisters."

"Well, what about this pretty girl you just mentioned? Who is she, and how long have you known her?"

"She's only a poor flower girl who sells boutonnieres to the brokers and others on Broad street. Her name is Crystal Rand, and I've known her, to speak to, only since noon to-day."

"How came you to make her acquaintance?"

"You'll never guess."

"You were attracted by her beauty, I suppose, and went up and spoke to her."

"Not at all. I saw her insulted by a tough brute of a messenger boy. I took her part and slugged him in the jaw; he pitched into me, and I was polishing him off when a big cop came along and pulled us both in for fighting."

"You don't mean to say that you were arrested?" screamed his cousin.

"I regret to say that such was the case."

"Why, Joe Jarvis, what a disgrace! Did you tell mother?"

"Well, no, I haven't imparted the alarming intelligence to her as yet," laughed Joe.

"I don't see anything to laugh at," said Sadie. "I think it's just awful."

"I'll admit that it was rather embarrassing to be marched off to the station-house as though I had committed a crime," said Joe. "However, I suffered in a good cause."

"How did you get out of it? You weren't taken to court, were you?"

"No. The flower girl and a gentleman who witnessed the trouble spoke up for me and I was let go; but I had to go to court afterward to testify against the tough boy. He got a month on the Island."

Joe then told his cousin how he escorted Miss Rand to her home in Varick street, where he was introduced to her foster mother, Mrs. O'Gallagher.

Sadie thought that Joe showed altogether too much interest in the fair flower girl, but she kept her thoughts to herself.

At the supper table Joe went over the story again for the benefit of his aunt and cousin Clara.

They showed much concern over his arrest, but he made light of it.

After supper he went out to call on a friend, and then the two sisters held a pow-wow about Crystal Rand.

Neither was pleased at the idea of Joe getting on familiar terms with the young girl in question.

They agreed that she couldn't amount to much if she lived on Varick street in a cheap tenement.

"The idea of him going home with her from the court. Just as if that was necessary," said Sadie, almost angrily.

"I'm afraid she's some designing girl who is laying herself out to catch him because he's a fine looking boy, and works for a broker," said Clara.

"Some girls will do anything to catch a beau," sniffed Sadie.

"It will be just too dreadful if Joe gets to calling on her. What shall we do, Sadie? We won't have anybody to take us out."

"I dare say there are lots of boys who would be delighted to take us if they only knew us," said Sadie, thinking of Joe's compliment, and wondering how true it was.

"Well, we know a few, but they don't seem to have the courage to call on us."

"Those who do call never invite us to go anywhere worth while. If it wasn't for Joe—"

"We'd be left quite in the shade. I'm sure we're as pretty as most girls."

"Joe says we are, and he ought to know."

"You work down near Wall Street. Why don't you go down to Broad street during your lunch hour and take a look at that flower girl."

"I will. I'll do it to-morrow," said Sadie, with a snap of her teeth. "I'd like to see if she really is so pretty and angelic as Joe says she is."

"Angelic!" laughed Clara, a bit scornfully. "Handsome is as handsome does."

The entrance of their mother into the room at that moment cut their confidences short, and they turned their attention to other matters.

Next morning Joe was at the office bright and early as usual.

His attention was soon concentrated on the previous day's market report.

Why was he so interested in that?

Because he had a \$100 bill up as marginal security of ten shares of O. & B. stock, the price of which was going up.

He had bought it at 80, and it was now 87.

Which goes to show that Joe was a small speculator on his own account.

It was his third deal, the first having been quite successful, while the second netted him a loss, leaving his capital at just double what he had started in with.

This he had put up on O. & B., and the prospect of making another \$100 looked good at that moment.

"So O. & B. went up nearly three points yesterday," muttered Joe. "That's good. I hope it will do as well to-day, then I'll be \$100 to the good. I wonder if I'll ever be rich? If things pan out the right way, I may."

He turned to the general financial intelligence, which is mighty dry reading unless one is interested in it, and was quite absorbed in the doings of the Street when Jenkins and Talbot came in.

They glanced at him in no pleasant way, and went on to their desks.

Miss Lenox, the stenographer, followed them, and shortly afterward the cashier entered, opened the safe and passed out the books and various documents to the two clerks, who got busy at their work.

Joe was still reading the Wall Street Daily when Dolby called him up and asked him to fill his ink well.

A quart ink bottle was kept, with other stationery, in the big closet in Mr. Bixby's room, and Joe went in there to get it.

When he came out with the bottle in his hand the cashier had gone into the wash-room.

Talbot, however, was at the safe taking something out of it.

Joe saw him shove some paper hastily into his pocket and slip back to his desk.

The action looked rather suspicious, but the boy supposed whatever he did was all right, and thought nothing about it.

He walked into the counting-room, filled the cashier's ink-stand, and then went around to each of the clerks' desks and performed the same service for them.

Shortly afterward he was sent out on his first errand.

This took him up Wall Street, and he got no chance to see if Crystal was at her stand as usual.

His next errand took him to the Exchange, and in crossing Broad street he looked down at the corner of Exchange Place and caught a fleeting glimpse of the flower girl through the crowds of passers-by.

It was close on to noon before he was sent on an errand down Broad street, and then he took advantage of his chance to go up to Crystal for a moment and speak to her.

The girl smiled brightly when she saw him and held out one of her hands.

"I thought I'd stop and say good-morning, Crystal," he said; "but that's all I can say now, for I'm in a hurry."

Then he left her and executed his errand.

On his way back he came up to her again.

"How's business to-day?" he asked the girl.

"Very good," she replied. "See, I've sold out almost half my stock already. Here is the boutonniere I saved for you," and she handed him the nicest one she received from the florist that morning.

"Thanks, Crystal. That's a peach. I don't wear these things, but I'm going to sport this for your sake. Then I'll put it in a glass when I get home and keep it there till it fades, after which I'll put it away in a box in one of my drawers so that I can look at it occasionally and think of you," he said.

"Don't be so foolish," replied the girl with a smile and a vivid blush.

"Foolish! This is the first thing I have received from you, and I mean to keep it as long as I live," he replied.

"Why, it will fade in a few days and then be valueless."

"It can never be valueless to me since it came from you, Crystal," he replied with an earnestness that brought more blushes to her cheeks. "Now let me give you something in return. Here is a brand new silver quarter from the mint. Keep that to remember me by, and the incident that made us acquainted."

"Thank you. I will do so. I will string it on a ribbon and wear it around my neck so that I may never forget how good you were to save me from that boy."

As she slipped it into her pocket a customer came up to buy a flower, and Joe continued on to the office.

CHAPTER VI.

THE KNAVE LEADS.

Joe had hardly disappeared among the throng of pedestrians when his cousin, Sadie Jarvis, crossed the street to the corner where the flower girl stood.

One glance at Crystal convinced Sadie that Joe's description of her was not overdrawn, and prejudiced though she was, she could not but admit that the girl was as sweet and unaffected as she was pretty.

Sadie stopped and looked at the boutonnieres as an excuse for sizing Crystal up still more.

"Do you sell many of these?" she asked, picking one out and tendering a nickel in payment.

"Yes; I sell all my stock every day before three," replied Crystal, in a low and gentle tone. "Thank you."

"Do you have any trouble with the messenger boys around here? They are sometimes unruly."

"Yesterday I had some trouble with one, but he was arrested."

"Wasn't another boy arrested at the same time?" asked Sadie.

"Yes. He took my part and was arrested for thrashing the other boy; but he was let off at the station."

Sadie was going to say something else, but two brokers coming up to buy boutonnieres started her off, fully convinced that this flower girl was a dangerous rival of herself and her sister.

That afternoon when Mr. Bixby called Joe inside to help him on with his overcoat the messenger asked him if he knew of a good, honest lawyer who would take up a case for a poor girl who was heir to a large estate, but had no means of asserting her rights.

"Who is this poor girl you speak of—a friend of yours?" asked the broker.

"Yes, sir. Her name is Crystal Rand."

"And you say that she's heiress to a large estate?"

"So I understand from the woman with whom she is living."

"Hum! What relationship does she claim in the case?"

"Grand-daughter."

"But there are other heirs closer than herself, I presume?"

"I think not, sir. Her grandfather had only two children—sons. The younger was her father. He was an army officer, and died in Cuba of yellow fever during the Spanish-American War. The elder was drowned some months ago. His death was soon afterward followed by the father's."

"Well, I suppose the old gentleman left a will, which would be the keynote of the situation?"

"I don't know, sir. If he did, and cut off the daughter of his youngest son, I suppose that would settle her chances; but even if he made a will and did not expressly disinherit her, I should imagine she could contest it, and get some recognition from the estate," said Joe.

"It's a question for a lawyer to pass upon after securing all the facts. It would be a waste of time for us to consider the matter. If you think that the girl has a case, I'll give you a note to Mr. Bates, my lawyer, and she can call on him."

"I think she really has a claim on her grandfather's estate."

"Very well. Tell Miss Lenox to step in here."

The stenographer came and the broker dictated a brief note to his lawyer, recommending Miss Crystal Rand to his attention.

"Miss Lenox will give you the note after she has typewritten it," said Mr. Bixby, putting on his hat.

"I am much obliged to you, sir," replied Joe.

"You are welcome," said the broker, walking out of his room.

While Joe was waiting for the note the cashier sent him into the private room for a financial book that stood on Mr. Bixby's private safe.

When he returned with the book the note was ready, and he took it and left the office for the day.

He went directly to Crystal's home on Varick street, climbed the stairs to the top floor, knocked on the door, but received no answer.

He tried the door and found it locked.

Neither Mrs. O'Gallagher nor Crystal appeared to be at home, so he left somewhat disappointed.

However, he could either give the flower girl the note next day when he saw her on the street, or call in the afternoon again.

He rather preferred to do the latter, as it would afford him a better chance for a good talk with Crystal, whom he was decidedly interested in.

He reached home early that afternoon, long before his cousins came uptown.

When Sadie came in she did not mention to him that she had seen and spoken to the fair flower girl that day, but after supper she told her sister all about it, and passed her opinion upon Crystal's many attractions.

Joe hadn't failed to note that O. & B. had gone up two more points that day, and he figured that was \$90 to the good on his latest deal.

He said nothing to his aunt or cousins about his speculative ventures in Wall Street, as they were so small as to be hardly worth mentioning.

Next morning when Joe reached the office he was surprised to find Jenkins already at his desk.

This was a sufficiently unusual circumstance to attract the boy's notice.

He looked in through the wire partition and saw that the book-keeper was writing a letter.

Jenkins looked up and saw him.

"Come in here, Jarvis, I want to see you," he said, in a friendly tone that also surprised Joe.

He went in to see what Jenkins wanted.

"Jarvis, I want you to do me a favor. Will you?" asked the book-keeper, looking at Joe in a pleasant way.

"Yes, if I can," replied the young messenger.

"You see this long envelope?"

"I do."

"It contains a hundred-dollar bond of the Northern Traction Co. It is my property, but having a bill to pay, I have got to sell it. Now when you go out this morning I want you to drop into some broker's and sell it for me."

Joe was decidedly astonished at his request.

"Why do you want me to sell it for you? All you have to do is to ask Mr. Bixby to buy it and he'll do it."

"The fact is, Jarvis, I don't care to let Mr. Bixby know I'm so hard up that I have to sell this bond," said Jenkins, looking a bit confused.

"What difference will that make with Mr. Bixby? This is a private matter of yours that should hardly concern him," answered Joe, eyeing Jenkins so steadily that the book-keeper gave tokens of uneasiness.

"Well, I'll tell you," said the book-keeper, in a confidential way. "I've been a little extravagant. Bixby found it out, and as he's got peculiar notions on the subject, he hauled me over the coals and made me promise to cut out card playing and all that in the future. To make myself solid with him I bought this bond of him the other day. It took all the spare cash I had left to do it, but I had to do something that would convince him I had turned over a new leaf, see?"

Joe nodded, but thought it strange that Jenkins, who had shown no friendliness toward him since he came into the office, should confide such facts to him.

"Now I need the money, and you see it won't do for me to sell it back to Mr. Bixby under the circumstances. He'd suspect right away that I was backsliding. That's why I want you to dispose of it for me to-day, and, of course, keep the matter to yourself."

"All right, Mr. Jenkins, I have no objections to obliging you, but as you go out yourself at noon, I should imagine that you could do the business much better yourself," said Joe.

"I expect the man to whom I owe the money to call for it before twelve, so I want to sell the bond and get the money before he comes. In any case, I have some important busi-

ness to transact at noon which would prevent me from attending to the matter," said Jenkins, suavely.

"Very well, I'll sell it for you. I suppose any broker will do?"

"Yes," said the book-keeper, pushing the envelope toward him. "Put it in your pocket and don't let anybody in the office know you have it."

"I'd like to look at the contents of the envelope in your presence first," said Joe, whose bump of business caution was well developed.

"Well, look at it," said Jenkins, impatiently, "only be quick about it."

Joe examined the envelope and found that it contained a \$100 bond, No. 999, Series C, of the Northern Traction Co.

Having satisfied himself he put the envelope in his pocket.

"Now don't bring the money here to my desk after you have sold the bond. Keep it until I ask you for it. I may not do that till my creditor appears, and then I'll probably take you out in the corridor."

"But I might be out on an errand when the man calls on you," said Joe, wondering more and more at the extreme precautions Jenkins was surrounding what seemed to him a very simple matter.

"I'll have the man wait till you get back. That will be all right," said the book-keeper, patting Joe on the small of the back and then letting his hand glide around his body in a careless way till it stopped for a moment near his side pocket.

Just then Talbot came in and Jenkins pushed Joe toward the door.

When Joe was taking his seat outside he saw Jenkins and Talbot in conversation at the latter's desk.

Joe took up the Wall Street Daily that he always consulted the first thing in the morning, but somehow he couldn't interest himself in it.

He couldn't get that strange interview with Jenkins out of his mind.

The more he thought it over the more singular it appeared to him.

He was a pretty cute lad—right up to the minute in everything, and it was pretty hard to pull the wool over his eyes.

Jenkins' reasons for wishing to sell the bond on the outside might be all right—Joe was not prepared to say they were not—but for all that the boy had a vague suspicion that there might be something wrong in the matter.

He considered the question from all standpoints in order to see if he could detect "a nigger in the woodpile."

"Jenkins was uncommonly friendly with me of a sudden," he thought; "but then there may be nothing extraordinary in that, for when a person has an axe to grind he naturally goes to work about it in a diplomatic way. I can't say that I fancy Jenkins much, not because he's been offish with me since I came here, but because I have sized him up as a shifty sort of chap who would not be above swindling his best friend if the temptation presented itself. He never looks you straight in the eye, and a fellow who can't do that is not to be trusted. He and Talbot are pretty thick, I've noticed that with half an eye. I don't see anything particularly wrong with Talbot, but somehow I think he's an easy mark. A man of Jenkins' caliber could lead him around by the nose. He hasn't got much sand, nor the courage to support his own convictions. He'll never be anything but a clerk as long as he lives. He hasn't got the push and energy to land himself on top."

The entrance of the cashier put an end to Joe's reflections, and soon afterward he was called on to go out.

He delivered his message at the office of a big broker, and on his way back he dropped in at a money and bond broker's to sell Jenkins' \$100 bond.

A clerk came forward to wait on him.

He presented the bond and said he wanted to sell it.

The clerk examined the bond and then walked away with it.

Presently he returned without it.

"Will you step into the private office, please. Mr. Newberry wishes to see you."

Joe, wondering if there could be anything wrong about the bond, obeyed.

CHAPTER VII.

WHO'S TRICK?

"Where did you get this bond, young man?" asked Mr. Newberry, looking hard at Joe.

"Is there anything wrong about it?" asked the boy.

"No. It is a genuine bond. I merely asked how it came in your possession? Did some one send you here to sell it for him?"

"Yes, sir."

"Do you know him?"

"I do."

"Are you employed in the Street?"

"Yes, sir."

"By whom?"

"Nathan Bixby, stock broker, No. — Wall Street."

"Surely Mr. Bixby didn't send you here with this bond?" said Newberry, eyeing Joe curiously.

"No, sir."

"Who did, then?"

"One of the clerks in the office."

"Indeed," said the broker, with an odd smile. "Doesn't it strike you as just the least bit funny that he should send out a bond for sale that he could just as well dispose of to his employer?"

"I called his attention to that, sir; but he had special private reasons that he explained to me."

"Oh! I see. Was Mr. Bixby at his office when you left?"

"No, sir; he hadn't come in yet."

"What time does he usually reach the office in the morning?"

"About half-past nine."

"And you left the office before that, I presume," said Newberry, looking at his watch in a casual way.

"No, sir; I left at about quarter of ten. Mr. Bixby is late this morning."

"By the way, who is the clerk who gave you this bond to sell?"

"Samuel Jenkins. He's the assistant book-keeper."

"I suppose it would be a breach of confidence for you to tell me the reasons that Jenkins advanced for wishing to dispose of this bond on the outside?"

"Yes, sir. You must find something irregular in this transaction or you wouldn't ask me all these questions. I know it isn't customary. All any broker requires is a reasonable assurance that securities offered for sale are the property of the person offering them for sale in person or by proxy."

"That's right. You appear to have had experience in the Street."

"I've only been with Mr. Bixby a little over two weeks, but I worked for Goodrich & Mosby, who retired a short time ago, for two years."

"Well, young man, to be frank with you, for you seem to be acting in good faith in this matter, I do find something irregular in this transaction. This bond is one of a set I sold to Mr. Bixby, through his cashier, just two days ago. These Northern Traction bonds are not often offered for sale singly, at least not the \$100 brand, of which this one is a sample. They are a good investment, gilt edged, and have never been below par. They are held chiefly by banks, insurance and trust companies, estates and people of means. It is hard to buy a single \$100 bond. That fact of itself would attract attention to your offer of this bond for sale. I doubt if a broker in the Street would buy it offhand, so you see how the case stands."

"Well, Mr. Jenkins told me that he bought that bond of Mr. Bixby quite recently, but having urgent need to use the money to-day, and as he had a special reason for not wishing to ask Mr. Bixby to take it back, he asked me to sell it on the outside," said Joe.

"He may have told you the truth, for Mr. Bixby, after buying the batch of \$100 bonds, had the right to sell them separately if he chose to do so; but, as I said before, it would be unusual, so far as these particular bonds are concerned. Under the circumstances I consider it wise to communicate with Mr. Bixby before buying this bond of you, or even returning it to you," said the broker.

"Well, sir, I suppose it is right for you to satisfy yourself, but I am bound to get into trouble with Jenkins if you let Mr. Bixby know that he sent me out to sell that bond, and I dare say Mr. Bixby won't be pleased with Jenkins for doing so."

"I'm sorry, but I think it's my duty to investigate this bond offer. I won't say that there's anything crooked about it, but if it should turn out that there was, I would be out a matter of \$103; that is, if I took the risk of purchasing it without question. Under those circumstances I am bound to protect myself."

Mr. Newberry looked up Mr. Bixby's call number, then

drew his desk telephone to him and asked to be connected with Joe's office.

This was done almost immediately, and Mr. Newberry inquired if Mr. Bixby was at the office.

He was told that he was.

"I'd like to speak to him on a matter of importance, please."

Whoever answered the 'phone connected the wire with the private office, and Mr. Bixby said: "Well, who is this?"

"I am Broker Newberry. Is that you, Bixby?"

"Yes," came back the reply.

"You remember that I sold you ten Northern Traction \$100 bonds day before yesterday, Nos. 989 to 999, inclusive, Series C?"

"Yes."

"One of those bonds—No. 999—has just been offered to me for sale by your messenger, acting for a clerk in your office. I would like to know if this is straight goods."

"I should think not," replied Bixby, after a slight pause. "Hold the wire, please."

"I'm afraid things are not all right, young man," said Newberry, looking at Joe.

"What does Mr. Bixby say about the bond?" asked the boy.

"The four words he said would indicate that he did not sell the bond to anybody. He asked me to hold the wire, so you can judge from that he is looking into the matter."

In a few minutes Newberry heard Bixby's voice again.

"Are you sure it is my messenger who has offered you the bond?"

"He says he's your messenger. Wait a moment. What's your name?" he said to Joe.

The boy told him.

"He gives the name of Joe Jarvis, and says he's only been with you about a couple of weeks," said Newberry through the 'phone.

"Who gave him the bond to sell?" asked Bixby.

"One of your clerks named Samuel Jenkins."

"Hand him back the bond and direct him to bring it straight to me."

"All right, Mr. Bixby, I will do that. Good-by."

Newberry handed the bond to Joe.

"Mr. Bixby wants you to bring that straight to him."

"All right, sir. I suppose there's going to be trouble over this, but I can't help it. I'm sorry that I'm mixed up in it. Good-day."

Ten minutes later Joe walked into the office, knocked at the door of his employer's private room and was told to enter.

Mr. Bixby didn't look well that morning, having been quite ill during the night, and Joe found him reclining on the lounge between the safe and his desk.

"Here's the bond, sir," said the boy.

The broker took it, looked at it, and then told Joe to bring a chair up to the lounge.

"Did Jenkins give you this bond to sell on the outside?" he asked.

"Yes, sir."

"When?"

"This morning—a few minutes before nine. I found him at his desk writing when I arrived at my usual time."

"What reason did Jenkins give for employing you to do this service for him?"

Joe explained everything that transpired between him and the second book-keeper that morning.

"Call Mr. Dolby and come back with him."

Joe did so.

"That is the bond that is missing from the package, I believe, Mr. Dolby?" said the broker to his cashier.

"Yes, sir," said Dolby, as soon as he looked at it; "No. 999."

"Jenkins must have taken it from the safe, for he handed it to Joe this morning and asked him to sell it for him."

The cashier looked astonished.

"Tell your story to Mr. Dolby," said the broker.

Joe repeated what he told his employer.

He added that he had seen Talbot at the safe the previous day while the cashier was in the wash-room, and saw him take a document out of it and put it in his pocket.

"I don't say that the paper he took was the bond. I merely mention the circumstance as a possibility, for he and Mr. Jenkins are very thick," said Joe.

"Telephone for an officer, Dolby," said the broker. "This is a very serious matter. If I have a thief, or two of them, in my counting-room, the sooner a change is made the better."

The cashier telephoned for a policeman.

"Now we'll have Talbot in here," said Mr. Bixby. "Ask him to step in, Joe."

The messenger went into the counting-room and told Talbot that the boss wanted him.

Talbot dropped his pen and started for the private room.

Joe was following when Jenkins called him over.

"Sold that bond yet?" he said.

"No, sir," replied the boy.

"Don't fail to do it when you go out again. I thought from the length of time you were out that you were attending to the matter."

Joe made no reply, and walked off.

There were half a dozen customers in the waiting-room.

The door opened and a young man of perhaps thirty walked in.

Joe recognized him as Mr. Bixby's nephew, Richard White.

He followed the boy into the private office.

Mr. Bixby was questioning Talbot, and that young man showed many signs of trepidation.

However, he made no admissions that reflected either on himself or Jenkins.

Finally Mr. Bixby held up the Northern Traction Co. bond and asked him flatly if he had taken it from the safe and given it to Jenkins.

"No, sir," replied the clerk, but there was a guilty flush on his face. Then, with some hesitation, he added: "Perhaps your new messenger may know something about it."

Joe looked hard at Talbot, and wondered what he meant.

"You mean Joe Jarvis?" said the broker. "What should he know about this bond? His duties do not take him near the counting-room safe."

"I saw him at the safe yesterday morning, sir, when Mr. Dolby was in the wash-room, and I thought it strange he should be there."

"That's a lie, Mr. Talbot," cried Joe hotly, starting forward, "and you know it. I didn't go within a yard of the safe when I filled Mr. Dolby's ink-stand; but I saw you at the safe as I started to enter the counting-room with the ink bottle, and I noticed that you took a paper of some kind from it and shoved it into your jacket pocket. Maybe it was that Northern Traction bond."

Talbot gave a gasp, and for a moment he looked white and scared.

CHAPTER VIII.

WHO HOLDS THE ACE?

The situation had taken on an unexpected complication, and Mr. Bixby and Dolby looked alternately at Talbot and Joe, who had accused each other of the same act.

The young messenger looked excited and indignant, while the clerk appeared all taken aback.

It seemed to be a question of veracity between them that would require the judgment of a Solomon to decide which had told the truth.

"You say you saw Joe Jarvis at the counting-room safe yesterday morning?" said Mr. Bixby, looking intently at Talbot.

"I did," replied the clerk, doggedly.

"Did you notice what he was doing there?"

"He seemed to be fumbling around on one of the shelves."

"That's another lie!" cried Joe.

"Be quiet, Jarvis," said the broker. "You say you saw his hand inside the safe?" to Talbot. "On which shelf?"

"The middle one, sir," answered the clerk.

That was the shelf on which the package of Northern Traction bonds lay, and Dolby had so reported to his employer.

"You are sure it was the middle shelf?" continued the broker.

"Yes, sir."

"If you thought his presence and actions at the safe unusual, perhaps suspicious, why you did not report the fact to Mr. Dolby?"

"I called Jenkins' attention to him, and he turned around and saw him there."

"Ah!" exclaimed Mr. Bixby. "Then Jenkins also saw Jarvis at the safe?"

"He certainly did," replied Talbot, who seemed to have recovered his nerve.

It was Joe's turn to gasp.

It was no longer a question of his word against Talbot's. Jenkins would, of course, be called in to corroborate the clerk's statement, and the boy did not doubt but he would do it, for they appeared close friends.

Still that did not prove anything against him, false as Talbot's statement was.

Jenkins had handed him the bond to sell, and would have to account for it being in his possession.

"Richard," said Mr. Bixby to his nephew, "go into the counting-room and ask Mr. Jenkins to step in here."

In a few moments White returned with the assistant bookkeeper.

That astute individual saw at once that there was trouble in the air, and he did not doubt that it was connected with the Northern Traction bond.

In an instant he had mapped out his course of action.

"You sent for me, Mr. Bixby," he said inquiringly.

"I did. I want you to settle a little question of veracity between Talbot and my new messenger. Talbot says he saw Jarvis at the counting-room safe yesterday morning, and Joe denies that he was there. Talbot says that he called your attention to the boy's presence at the safe, because he thought he had no right to be there. Now, did you see Jarvis at the safe on this occasion?"

"Yes, sir," replied Jenkins, without the slightest hesitation.

The only reason why Joe was not paralyzed at this barefaced lie was because he expected that the bookkeeper would bear out Talbot.

He heard the man quite coolly, and did not attempt to interpose a denial.

"Did you notice what he was doing at the safe?" asked Mr. Bixby.

"I couldn't see just what he was doing, but he acted as if he was hunting for something."

"Did you consider that he had any right to be hunting for something in the safe?"

"I thought it kind of strange that he should be there, but as I did not see him take anything out of the safe, I let the matter go."

"Were you aware that there was a package of Northern Traction bonds on the middle shelf of the safe?"

"No, sir."

"Well, one of those bonds was found missing this morning."

"Yes, sir."

"Do you know anything about it?"

"I, sir!" exclaimed Jenkins, in simulated surprise. "Certainly not, sir."

"Didn't you hand Jarvis a Northern Traction bond early this morning and ask him to sell it for you, representing that it was your property, and that for private reasons, which you explained to him, you wanted it disposed of on the outside?"

"No, sir. Did he tell you that? Why, such a thing is ridiculous on its face. Assuming that I was crooked enough to steal a bond from your safe, would I be such a fool as to ask the messenger of the office to sell it for me?"

The bookkeeper's countenance was the picture of indignant denial.

Mr. Bixby's face never changed, but cashier Dolby gazed at Joe in an uncertain way.

Matters had suddenly assumed a dark look for the young messenger.

Quick as a flash the boy saw that he was the victim of a plot.

For reasons best known to themselves Jenkins and Talbot had put this job up on him.

He was caught in the toils, and the question was how was he going to extricate himself.

It was a fact that he had tried to sell the missing bond, which he had asserted he received from Jenkins for that purpose.

Now Jenkins flatly repudiated all connection with the transaction, which taken in connection with Talbot's corroborated statement that he had been at the safe the morning previous, fumbling around on the shelf where the Northern Traction bonds lay, made things mighty ticklish for him.

Joe wondered how it was going to end.

At that moment there came a knock on the door.

White opened it and a policeman walked into the room.

"A telephone message was received at the station asking that an officer be sent here," he said, looking at Mr. Bixby on the sofa. "I was sent."

"That's right," said the broker. Then to the astonishment of all in the room, he pointed to Talbot. "Arrest that young man." The broker felt ill, and the excitement caused him to sink back on a couch.

Talbot turned as white as chalk and staggered back with consternation as the policeman walked over to him and placed his hand on his shoulder.

"Why—why—what does this mean?" gasped the clerk, whose self-possession seemed to be swept completely away.

"It means that I do not believe the story you have told, and I accuse you of taking this bond from the counting-room safe and passing it over to Jenkins, your confederate, in a scheme to ruin young Jarvis," said the broker sternly, as he lay glaring at the young rascal.

"I—deny—" fluttered Talbot.

"Why, man, you show your guilt in your face. Make a clean breast of this matter and I'll let you go. Refuse, and you go to the station-house at once."

Jenkins was staggered by the turn that the case had taken.

He didn't dare make signs to Talbot to hold his tongue at all hazards, but he tried to catch his eye.

Talbot, however, was so badly rattled that he was all at sea.

He believed that his employer had some evidence that incriminated him, otherwise why should he accuse him in such a decided way after the testimony had shown so strong against the messenger?

"Well, will you confess or take the consequences?" asked Mr. Bixby sharply.

"I will confess, sir," said Talbot. "I did not see Jarvis at the safe as I stated, neither did Jenkins. It was a job put up on the new messenger by Jenkins to get him out of the office, and I helped work it. I took the bond from the safe at Jenkins' orders and gave it to him. The object was to have Jarvis offer the bond for sale outside. We expected the sale would be held up and you notified. We relied on our united testimony to convict the boy of the theft of the bond. We believed you would not prosecute him, but turn him loose, and that was all we wanted. That's the whole story."

"Perhaps you'll tell me why you and Jenkins were so anxious to get my new messenger out of the office? In what way did he incur your dislike in so short a time?"

"You'll have to ask Mr. Jenkins, sir. He—"

Jenkins, in a furious rage, made a rush at Talbot, but Joe grabbed him and held him back, assisted by White.

"I'll fix you yet, you squealer!" roared the struggling clerk, shaking his fist at his side partner in guilt.

"Officer," said the broker, "release your prisoner and take charge of this man, Jenkins." He got up from the couch as he spoke and went to his desk.

The policeman did as he was requested, and Joe and White let go of the bookkeeper.

"Now, Jenkins, what have you got to say?" said Mr. Bixby. "What excuse to offer for your contemptible conduct? Why did you want Jarvis out of the office?"

"Because I didn't like him, and now I hate him," hissed Jenkins, glaring at the young messenger.

"That's the only reason, is it?"

"That's enough," gritted Jenkins.

"Jarvis, do you know of any other reasons why Jenkins should take such strong measures to bring about your disgrace?" asked the broker, with a keen look.

"No, sir. I haven't the slightest idea why either Jenkins or Talbot should be down on me," replied Joe.

"Officer you can let your man go. I shall not require your services any longer. Mr. Dolby, take the policeman outside and hand him \$10 for his trouble."

The cop followed the cashier and left the office \$10 richer than he entered it.

"Jenkins, you can collect your wages from the cashier and leave the office," said Mr. Bixby. "Talbot, you will remain in this room. Joe, you will return to your duty. What did you wish to see me about, Richard?" he concluded, turning to his nephew.

Joe sat down outside and began thinking over what had happened.

"How in thunder did Mr. Bixby hit the nail on the head?" he asked himself. "Why, things looked blacker than a bottle of ink against me, and I feared that when the cop arrived I would be charged with the theft of the Northern Traction bond and carried off to the station-house. In that event I'd have been in a terrible hole, for how could I have proved my innocence with the testimony of those two men against

me? Mr. Bixby may be a back number, as they call him, but just the same he's got a mighty long head. I'm thinking he'd make a first-class magistrate. At the very moment those two rascals thought they had me fixed the boss turned on Talbot and took him right off his feet. It must be that he was studying the clerk all the time, and suspected from his deportment that he was not telling a straight story. I doubt, though, if he could have carried his point with Jenkins. That chap is a man of a different caliber from Talbot. I wouldn't be surprised if Talbot was nothing more than Jenkins' goat."

At that juncture White came out of the private office.

"Let me congratulate you, young man, in getting out of a tight fix," he said, stopping in front of Joe.

"Thank you, Mr. White. I had a close call, and I am very thankful for my escape. Many an innocent person has been railroaded to prison on a trumped up charge no stronger than the one brought against me."

"That's the truth," nodded White, walking away.

Joe was then sent out on an errand, and when he got back he saw Talbot at his desk.

The boy was sent out right away again, this time to the Mills Building.

As he approached the corner of Exchange place he looked for Crystal, but she was not there, somewhat to his surprise.

"She couldn't have sold out so early," he mused, and he wondered if she had come down at all that day.

CHAPTER IX.

ANOTHER DEAL WITH A KNAVE TURNED TRUMPS.

That afternoon Joe visited the Varick street tenement for the third time.

He found Mrs. O'Gallagher in and sewing on custom goods as before.

"Good afternoon, Mrs. O'Gallagher," he said politely.

"Good afternoon, Mister Joe. I suppose you came to see Crystal?" said the Irish woman, who seemed to be in excellent humor.

"I admit that I did. I looked for her to-day at her stand on Broad street and Exchange place, but she was not there. Was she down to-day?"

"She was not," answered Mrs. O'Gallagher, stopping to thread her needle.

"She's not under the weather, is she?"

"Not at all. When I left her this mornin' she never looked better in her life."

"Left her? Where has she gone?"

"Ah, it's elegant news I have to tell you, Mister Joe. The darlin' is goin' to come into her property after all without the least trouble in the world."

"You don't say. Then you've found somebody to champion her cause? I spoke to my boss about her, as I promised you I would, and he gave me a letter introducing Crystal to his lawyer. I've got it with me, and that's the real reason why I came here this afternoon," said Joe.

"It's a thousand times obliged to you I am, Mister Joe, and Crystal won't think any the less of you, you may be sure, for your attention to her interests, but she won't need the letter now. It won't be at all necessary for the dear child to go to law to get what's hers by right. Lawyer Sefton, who has charge of the estate, the same who turned down me letter with very little ceremony a while ago, has, the saints be thanked, had a change of heart. I had a visit from him yesterday. He came all the way from Boston to see me. He's a red-headed little man, a sort of hop-o'-thumb, do you mind? I could blow him into the middle of next week with half a breath, faith. I can't say that I fancy his face much, but as he didn't make it himself, I suppose it wouldn't be right to hold him responsible for it. He's mighty soft spoken, that's what he is. You'd think butter wouldn't melt in his mouth. And he seemed to have a habit of rubbin' his hands together like this while he was talkin'," and Mrs. O'Gallagher illustrated the lawyer's action. "But there, I mustn't be after sayin' a word against him, for hasn't he promised to do the right thing by Crystal, and make a grand lady out of her if she can prove she's Capt'in Sidney Rand's daughter, which I know she is."

"He has?" exclaimed Joe.

"Yes. He apologized for writin' me that the capt'in wasn't married. He said he had heard that he wasn't, and admitted that wasn't any evidence at all. He called to get a look at money to get through the Probate Court."

the marriage certificate, and to find out what other evidence I had that Crystal was the capt'in's child. I had to tell him I had mislaid the certificate and other information, more's the pity, but I hoped to find it when I searched in one or two places I hadn't had the chance to look yet. He seemed much disappointed, for he said the marriage certificate was a very important pint, which would have to be presented before the Court in order to establish Crystal's identity beyond a reasonable doubt."

"Well?" said Joe as Mrs. O'Gallagher paused and cast an unconscious look at the quart can on the edge of the sink.

"Sure I hate to trouble you, Mister Joe, but would you mind takin' that blicky over to the corner and bringin' me a pint of beer? I've somethin' in me throat that feels like a cobweb, and mighty unpleasant it is."

"All right, Mrs. O'Gallagher. I'll get you the pint."

"Sure it's a shame to take advantage of your presence here, Mister Joe, but—"

"That's all right," replied the messenger, grabbing the "blicky," as she called the quart can.

"Wait till I reach for the dime."

"Never mind the dime, Mrs. O'Gallagher. It's my treat," laughed Joe.

"Is it, now? It's kind of you to remember it. I could mention people not a thousand miles from here who—but I'll tell you when you come back."

Joe got the beer, but by that time Mrs. O'Gallagher had forgotten what she was going to say about certain people not a great distance from her rooms.

The boy wasn't sorry, for he had no interest in the matter.

He was eager to hear further particulars concerning Crystal's improved chances of coming into her grandfather's property.

After Mrs. O'Gallagher had satisfied her thirst she proceeded to gratify him.

"Well, Lawyer Sefton took his leave of me, sayin' he would call again, when he hoped I would have the documents which would establish Crystal's right to what was comin' to her. I didn't expect to lay me eyes again on his face for a week or two at the least; but what was me surprise when in he popped this mornin' with all the grace of a jumpin' jack. Crystal was in the next room gettin' ready to go to the florist's for her supply of posies for the day. 'Am I in time?' says he, after wishin' me good mornin', as polite as a French dancin' master. 'For what?' says I, wondering what he meant. 'To see Miss Rand,' say he. 'Faith, you are,' says I. 'I'll call her, and if you don't say she's a born lady, every inch of her, it's greatly surprised I'll be.'"

"Well," said Joe, much interested in the developments, "what did he think of Crystal?"

"He declared she was the livin' image of her grandfather, and that he hadn't the least doubt but she was the rightful heiress. 'Unfortunate, Mrs. O'Gallagher,' say he, 'faces don't count in court as evidence. We must have somethin' more substantial.' 'Isn't her face substantial enough?' says I, lookin' at the darlin's rosy cheeks, which were the picture of health. 'You misunderstand me, ma'am,' say he. 'We must have somethin' that we can put on record. In other words, ma'am, you must look up that certificate, and the other proofs you say you've mislaid.' 'Sure I'll do that to-morrow,' says I. 'See that you do,' say he, 'for I must have them as soon as possible. I'll take the liberty of callin' to-morrow afternoon after them. So mind that you have them ready for me,' say he. 'But suppose I can't come across them at such short notice,' say I. 'You mustn't suppose such a thing, Mrs. Gallagher,' say he. 'Keep on the job till you find them. And now, ma'am, it's a surprise I have for you.' 'Indeed?' says I, 'I hope it's a pleasant one.' 'I've got a coo-pay down at the door waitin' to take Miss Rand off with me to the home of a distant relative of her father's family—a very fine lady, I assure you, Mrs. Gallagher—who knew Capt'in Rand when he was a boy. I met her quite by accident yesterday after I left you, and told her about Miss Rand. She was interested in her immejetly, and told me by all means to bring her up to her house at once, as the capt'in had been a great favorite of hers, and she would be delighted to see his daughter, and help her in every way to secure her fortune. Nothin' could have happened better,' says he, rubbin' his skinny hands together as if washing them with water. 'She's got lots of money, and will be a great help to us. For, remember, ma'am, it takes a power of money to get through the Probate Court.'"

"Did you let Crystal go with that lawyer?" exclaimed Joe anxiously.

"What, alone? I did not. I went with them," replied Mrs. O'Gallagher.

"You found the lady all right, I suppose?"

"I did. She lives in a fine house in the Bronx, and seems to be as rich as Lawyer Sefton said she was. The moment she clapped her eyes on Crystal she ran up and grabbed her in her arms. 'You're the image of the dear capt'in,' says she. 'I would recognize you anywhere. I shall love you very dearly, for your father's sake.' I looked at the lawyer, quite tickled at the fine reception the darlin' was receivin', and he seemed to be as pleased as meself, for he was rubbin' his hands together and grinnin' all over his face, for all the world like a monkey on two sticks, which I oughtn't to say, seein' that he's on our side."

"Then you left Crystal at the lady's house?" said Joe.

"Sure I did, though sorry to be parted from her; but it's for the dear child's own good, and I'd make any sacrifice for her sake, so I would."

Mrs. O'Gallagher wiped her eyes with the end of her apron, and then her gaze rested on the can, she finished the beer and went on with her sewing.

"What part of the Bronx does the lady live in, and what is her name?" asked Joe.

"Are you thinkin' of payin' Crystal a visit?" asked Mrs. O'Gallagher.

"I should like to see her and congratulate her on her good luck."

"You'll find a paper on the shelf with the lady's name and address. You can copy it. I know Crystal will be delighted to see you because when she bade me good-by at the door, as I was comin' away, she told me to tell you everythin' that had happened, and to assure you that she was wearin' a certain new quarter around her neck, next to her heart, and that she'd never forget you as long as she lived."

"Did she say all that?" said Joe, delighted.

"Faith she did, and it's quite gone on you I'm thinkin' she is. Sure she might do worse than marry you, for there's no tellin' what kind of doods will come a-courtin' of her as soon as she's a great heiress."

"I'm afraid I won't stand much chance, Mrs. O'Gallagher," said Joe soberly.

"Why not, if she likes you?"

"Because she's under age, and the Court will appoint a guardian to watch over her and her property. He'll soon find out that I've nothing but prospects, and will give me to understand that I'm what the French call de trop."

"What do you mean by de trop? I'm not a French scholar, do you mind?"

"In the way."

"In the way, is it? What will he have to say about who Crystal marries? Isn't she the one to be pleased?"

"He'll have a great deal to say, Mrs. O'Gallagher, as long as he's her guardian. He'd have the right to show you the door, too, if he thought you didn't look nice enough to visit his ward."

"What would I visit his ward, whatever that may be, for? It's me darlin' I'd call on."

"Crystal would be his ward. That's the legal title that a minor bears to his or her guardian."

"Is that a fact? And you say he'd show me the door if I called on her and didn't look swell enough to suit his notions. I'd like to see him show me the door," exclaimed Mrs. O'Gallagher, with an angry flash of her eye. "There'd be somethin' doin', do you mind. I'd wipe the floor with him if he was twice as big as that tom-tit of a lawyer," and the indignant woman thumped the arm of her chair with a vigor that showed she meant business.

"Oh, I think he'd try to bar you out, but it would be different with me. You have rights that he would be bound to respect, while I wouldn't have any at all."

"Leave your rights with me, Mister Joe. I'll see that you get all that's comin' to you. If Crystal wants you she shall have you, in spite of her guardian, or the Court, too, into the bargain."

"You'd only make trouble for yourself, Mrs. O'Gallagher, and that wouldn't do. How old is Crystal now?"

"Sixteen."

"She'll be of legal age in two years, then, though it's possible the Court might advance the time limit to twenty-one, on account of her being an heiress. At any rate, in five years, at the outside, she'll be her own mistress, and can then marry who she chooses, for the guardian will be discharged from his trust. If she really cares for me as

much as I do for her, she'll wait for me till I get ahead a bit in the world, for, of course, I wouldn't think of marryin' her till I was able to support her in some style," said Joe.

"But if she has lots of money you don't need any. She'll have enough for both of you," said Mrs. O'Gallagher.

"I wouldn't touch a cent of her money."

"Why not? What is money for but to spend?"

"We won't argue the matter, Mrs. O'Gallagher. I'll copy that address now, and pay Crystal a visit, maybe to-morrow evening," said Joe.

"Do so, and then call on me and let me know how the darlin' looks, and what she had to say, and how she's en-j'yin' herself with the lady."

"I will do so with pleasure."

Joe took down the paper and read the following:

"Mrs. Charlotte Tucker, No. 23 Woodbine Terrace, between ——— and ——— streets, Bronx."

He made a copy of it and then took his leave.

CHAPTER X.

THE KNAVE TAKES A TRICK.

Joe had noticed that O. & B. closed that afternoon at twelve points above what he paid for his ten shares, and he was considering the advisability of selling out first thing next morning.

He stood to make over \$100 clear profit, and that wasn't to be sneezed at.

The afternoon papers, however, encouraged him to believe that the price would go higher next day, so he decided to hold on a while longer.

In the morning he was rather surprised to see that Talbot was still on the job, but he had no hard feelings against the clerk, as he believed that Jenkins was the real enemy he had been up against.

During the day Mr. Bixby hired a new bookkeeper, and things went on smoothly.

At eleven o'clock, when Joe was sent to the Exchange, he saw that there was a big boom on in O. & B., and that it was up to 96, or sixteen points to his good.

By noon it reached par, and at one o'clock was going at 105.

As soon as Joe got a chance he rushed around to the little bank on Nassau street where he made his deal and ordered his ten shares sold.

In ten minutes they were disposed of to some trader for 105 3-8, and Joe made a profit of \$250, which was about double what he had expected to clear on the deal.

Of course after he had figured the matter out he was greatly tickled at his good luck, for he was now worth \$350.

That wasn't a lot of money as things go, but it looked big to Joe, who had never been worth half as much in his life before.

"I wish I had a thousand dollars now," he said. "I'd sell O. & B. short, for it's bound to take a tumble in a short time. It looks as shaky as a house built of cardboard. I wonder if the bank would stake me on the strength of the amount it owes me? I've a great mind to ask the margin clerk about it."

When he got off at half-past three he went up to the little bank and spoke to the clerk on the subject.

The young man told him to wait and he'd look into his account.

"It takes about twenty-four hours to make a settlement," he said, when he came back. "If you want to leave your order to sell at the market, we'll take it, but the deal won't go through till around noon to-morrow. There'll be \$350 coming to you."

"The price may drop clear down by that time," said Joe. "and there'd be nothing in it for me."

"You'll have to please yourself," said the clerk.

Joe considered the matter.

He wanted to make the deal then and there, but as he couldn't do that, and if he didn't leave his order now, he might not be able to find a chance to do it next day if he wanted to.

"Suppose I give you an order to sell O. & B., but not at a lower price than par, will you take it?"

"Sure. Name any figure you want, and we will not make the deal for you below it. If you say par, and the market

price is 103, we'll sell at the market, of course. Understand?"

"I do. I'll go you."

The slip to that effect was made out, and Joe signed it, then he went home.

"If that stock don't drop till my deal is made I ought to double my money, for if it don't go back around 90 in a few days I'll be much surprised," thought Joe, as he walked toward the elevated station.

That evening he dressed himself in his best clothes and appeared in the dining-room ready to go out.

"Where are you off to to-night?" asked Sadie, suspiciously. "Going to visit your new charmer in Varick street? You look rather swell to call at a tenement."

"No, I'm not bound for Varick street," replied Joe. "I'm going up into the Bronx."

"In the Bronx! Who do you know there? It's a young lady, of course, or you wouldn't have put on so many frills."

"How many girls have you, Joe?" asked Clara.

"Well, I've you two to begin with," he laughed.

"Oh, we don't count. We're only your cousins," said Sadie, tossing her head.

"I thought you counted a whole lot," he said.

"Not just at present. You have given us the shake."

"Nonsense! I'm going to take you to a dance to-morrow evening, ain't I?"

"You promised to do so."

"Don't I always keep my promises?"

"Of course you do, Joe," said Clara. "Don't mind Sadie."

"Well, so long. When I get back maybe I'll tell you who I've seen."

Joe said good-night to his aunt and walked out.

He went to the One Hundred and Twenty-fifth street station on the Third avenue elevated road, and caught a train going north.

He got out at the station nearest to the street he was bound for, and in due time reached Woodbine Terrace, which was a short street, only a block long, the residences all being of a superior grade, and elevated on earth embankments above the level of the sidewalk.

"Crystal has certainly got in with some well-to-do friends," said Joe, as he looked for No. 23. "I'm afraid she'll be altogether a too swell proposition for me when she comes into her money. Too bad I have come to think so much of her. I wish she had remained just a plain flower girl, and then I'd have stood a good show with her. It will be a long time before I make enough money to be able to support her in the style she'll soon get accustomed to. I wonder if she will remain true to me? Why should she when she'll meet a fine lot of rich chaps in the society her guardian will introduce her to? She told Mrs. O'Gallagher that she was wearing my quarter next to her heart, and would never forget me as long as she lived. That's the way she feels now, but time changes everything, even constancy. Here is No. 23. Well, I'll see her once more, at any rate."

He ran up the terraced steps and rang the bell.

A good-looking young negress came to the door.

"Miss Crystal Rand is staying here, I believe," said Joe.

"Yes."

"I have called to see her."

"Step into the parlor and I'll tell Mrs. Tucker."

She showed him into a swell furnished room, pushed a button that lit a single electric bulb which cast a dim, red glow about the center of the room, and asked him to be seated.

He was about to take a gilt chair near at hand, but it looked so fragile that he concluded not to.

As all the chairs seemed to be of this variety, he took his seat on a lounge at the far end of the room against a pair of glass folding doors.

He had only been there a minute, feeling somewhat like a duck out of water, when two persons entered the room behind the doors, which was fitted up as a library.

"Come along, old man, get a move on if you've got anything to tell me; I've got to go downtown. I promised to meet a particular friend at the Criterion Parlors at nine o'clock, and I don't want to miss him."

It was a young man who spoke, and his tones were impatient and not over respectful.

"My dear nephew, you should recollect that I am——"

"A nice way to address me, when I'm trying to——"

"Yes, I know you're my uncle, and a precious old rogue you are, too, like all lawyers."

"Put me into a good thing, eh? I know; but you intend

to feather your nest out of it. You're not doing something for nothing, dear unky," laughed the young man, satirically. "I know you. Come all the way from Boston to make me a business proposition, didn't you? You think if you can get that young heiress, Crystal Rand, out of the way, or at least get hold of the proofs of her mother's marriage to Captain Rand so that you can destroy them, that I will be the heir-at-law because your sister, my mother, married a distant relative of the Rand family. Very clever, but rather dangerous, I should think. If this little game of yours should be discovered we'd both land in prison, though you'd get the worst of it because you're a lawyer, and are bound by your oath not to disgrace the profession by taking a hand in such a piece of crooked business."

Joe, who heard every word uttered, as it came through the long crack in the center of the door, against which his head almost rested, was staggered by the revelation.

Clearly the occupants of the library were not aware that the parlor held an occupant, particularly one acquainted with Crystal Rand, whose interests were at stake.

"My dear nephew," said the lawyer, who was evidently an elderly man by his voice, "you mustn't talk about these things. I have confided the facts, as well as my plans, to you, and you must be careful to keep them to yourself. It's for your interest to do so."

"Oh, I'm not a fool to blab dangerous matters on the outside," said the young man, lighting a cigarette; "but we're alone now, with nobody to hear us, and I feel like telling you a thing or two. Before the old man turned up his toes you had no use for me. When I asked you for a little money once in a while you turned me down without the slightest consideration. If you could work this precious scheme of yours without taking me into your confidence you'd do it quick enough. But you can't, unky, and that's where I've got you. How much is the estate worth?"

"It's worth a good deal."

"Non-committal, as usual, like all lawyers. Well, can't you give me an idea?"

"I dare say \$150,000——"

"One hundred and fifty thousand grandmothers! Why, the business alone is worth more than that."

"How do you know?" snapped his uncle.

"Because I've consulted both Dunn and Bradstreet, and the old gentleman's credit was good for half a million."

"Fudge!"

"Not at all, unky. However, let us call it a quarter of a million, but I know that's way under the mark. You want me to give you an even half of what I get out of it?"

"That's fair, isn't it? Half a loaf is better for you than no bread at all."

"That's all right, but you can't do anything without I co-operate with you."

"Even so, consider the risk I am running."

"Fifty thousand ought to pay you for that."

"It won't. I must have half."

"Suppose I won't agree to that?"

"Then I'll throw up the scheme."

"Where will you come in in that case?"

"I'll do business with the real heiress."

"But you won't make anything like \$50,000 out of her."

"How do you know I won't?"

"I know you won't. You'll only be entitled to your regular fees and expenses. The Court will see that you don't come any game over your client."

"Nephew, you're a fool."

"Thank you, unky, and I can return the compliment if you turn down my offer."

"Look here, Nicholas Niles, I've talked with Miss Rand, and she's as innocent and unsophisticated as a young lamb just born. As matters stand at present, I am her legal adviser. Whatever I advise her to do she'll do without question. If you don't sign this paper now I'll wash my hands of you, and bring her forward as the real heiress, which she is, of Captain Rand, who, by the terms of Martin Rand's last will and testament, would have succeeded to the whole estate had he lived."

"Why, I thought he didn't make any will?"

"Never mind what you thought, nephew. He made one a few days before his death. This takes precedence over the will found in his safe which he made some years ago, when he left everything he owned to his eldest and favorite son, whose untimely demise upset all his calculations and broke his heart."

"But as his younger son is dead, too, and died years ago, I don't see how this will can do his daughter any good."

"Martin Rand was never certain that his son Sidney did die."

"Then he must have been a fool, for I suppose his death must be a matter of record at the War Department, and he certainly never turned up after the war."

"I believe there is no question about Sidney Rand's death. However, Martin Rand left his estate to his youngest son, and his heirs and assigns. That makes Crystal Rand, who is Sidney's daughter—"

"Where's the evidence that she's his daughter. You haven't seen it yet. You told me that the old Irish woman, with whom the girl has been living, mislaid the documents. Suppose they never turn up, who will be the heir then, eh? Me, unky, and without any help from you, either."

"They'll turn up, young man. I'll see that they do, so don't count your chicks before they're hatched. Stand in with me and your fortune is made; refuse, and you will get nothing. Shall I hand you the pen?"

"I suppose if the real documents are not found you'll manufacture the necessary evidence. What an old rogue you are!" chuckled the young man.

"Are you going to sign, nephew? This is your last chance, for to-morrow I shall ally myself with Miss Rand if your signature is not attached to this paper."

"Suppose I do sign, what are you going to do with the girl?"

"You leave all the details to me."

"Suppose the documents establishing her relationship to Sidney Rand turn up, are you going to take the risk of destroying them? What do you suppose the Irish woman will do in that case? She may hire a lawyer and make things unpleasant for you?"

"That's part of the risk I am running, nephew, for half of the estate," said the wily old lawyer.

"Well, I guess I'll sign. I don't see that I can get the better of an old shark like you, excuse the compliment, but really, you deserve it. There you are—there's my autograph down on your document. I guess half of the estate will pan me out pretty well, and when you cash in your chips I hope you'll remember me in your will to the extent, at least, of the other half which you expect to freeze to."

"Thank you, nephew; we are now hand-in-glove in a venture that will set you up as a young man of fortune. That's all. I won't detain you any longer."

Joe heard them push their chairs back, cross the room and walk out into the hall, the old man going upstairs, and the young one leaving the house by the front door.

CHAPTER XI.

THE KING LEADS.

"Gee!" muttered Joe, who was almost paralyzed by what he had heard. "So that old lawyer, the same, I presume, who called on Mrs. O'Gallagher, is going to try and do Crystal out of her fortune. What an old scoundrel he is! Looks as if he was stopping at this house. Maybe Mrs. Tucker is standing it with him. If she wasn't I don't see how he could be walking around the place as if he owned it himself. Then that rascally nephew of his seems to be living here, too. I don't fancy the lawyer much, anyhow, after the way Mrs. O'Gallagher spoke about him, and it looks funny that he should run across a lady who was a distant relative of Crystal's, and she should want her to come and live with her on account of her liking for the girl's father. I'll bet the whole thing is a put-up job on Crystal. The lawyer wants to have her under his thumb, and away from the protection of Mrs. O'Gallagher, who would do anything for her. It's lucky I called here this evening and overheard the plot. Now I'll be able to save Crystal from being robbed of her rights. O-ho! when I tell Mrs. O'Gallagher what I have learned there'll be something doing. She'll come up here and clean the house out. To tell the truth, I ought to take Crystal away with me right now for fear something might happen between this and to-morrow. I wonder what excuse I could offer to Mrs. Tucker in order to get Crystal out of the house? I might suggest a walk around the neighborhood."

Joe heard steps on the stairs coming down, and he thought he'd better come forward.

He did so and took a chance with one of the gilt chairs.

He found that it was more substantial than it looked.

The steps were those of a man, though light, and presently there entered the parlor Lawyer Sefton, whom Joe easily recognized from Mrs. O'Gallagher's description.

He approached the boy with a kind of a smirk on his smoothly-shaven countenance and a movement of his skinny hands, characteristic of him.

"Good evening, young man," he said. "You called, I believe, to see Miss Rand."

"I did," said Joe.

"You have been here some little time, I think?" he went on, eyeing the young messenger keenly.

"About fifteen minutes."

"Hum! Been sitting here all the time, I suppose?"

"I wasn't standing up, sir," replied Joe, who didn't want to tell a lie, nor to admit, for an excellent reason, that he had passed most of the time on the sofa against the glass doors.

The lawyer grinned.

"I regret to inform you that Miss Rand is, ahem! indisposed this evening and cannot see you, much as she would wish to do so," said the lawyer suavely. "She directed me to tell you that she will be happy to have you call some other evening, say next week."

Joe was satisfied Lawyer Sefton was lying.

He didn't believe that Crystal had been told of his presence in the house.

The legal individual probably thought it was a simple matter to hoodwink the young caller, but he didn't know that he was dealing with a boy who was up to the minute, and not easily humbugged.

Joe, however, felt that he had no choice but to accept the lawyer's statement and withdraw, whether it was a fiction or not.

He got up, said he was sorry to hear that Miss Rand was not feeling well that evening, and requested Lawyer Sefton to tell her that he would call some other time.

The lawyer accompanied him to the door and watched him go down the steps.

"I wonder if he heard any of the conversation I had with my nephew in the library?" he muttered. "If he did—well, it might prove very awkward for me. If he was sitting in that chair near the door all the time he could scarcely have distinguished what we were saying. I guess he didn't hear anything; but it's well to be on the safe side. I must take measures for the immediate removal of the young lady, Charlotte," he referred to Mrs. Tucker, who was really Mrs. Niles, his sister, and the mother of his nephew, Nicholas Niles, "shall take her off somewhere into the country and notify Mrs. O'Gallagher that they have gone to Boston on a brief visit to other distant relatives of Martin Rand's. That will be just the thing. Mrs. O'Gallagher will suspect nothing, neither will the girl. I don't like that boy's face. I can see with half an eye that he's uncommonly sharp. It won't do for him to meet Crystal Rand. If she's in the country he can't. This is a delicate game I am playing, and I can't afford to take any chances."

Joe didn't care to return home right away, for he was afraid of getting the laugh from his cousin Sadie, so he took the train downtown and walked over to the theater district, where there was lots of life and gaiety.

As he was sauntering along the main block of Lobster Square, above Forty-second street, he came to a brilliantly lighted entrance and saw the name of Criterion Billiard Parlors on the fan-light.

"I guess this is the place where the lawyer's nephew had a date with a friend at nine o'clock. I'll run up and see what the place looks like."

He mounted the stairs and found himself in a handsome billiard and pool room.

As he didn't know Nicholas Niles, he did not look around for the young man.

He put in an hour there watching the players, and was about to leave when two young chaps, one somewhat under the influence of highballs, came along.

At that moment the table opposite where Joe was sitting was vacated, and one of the young fellows, the sober one, said:

"Want to roll the ball, Nick?"

"Don't care if I do, old man," replied Nick, turning his fishy eyes toward the cue-rack.

"Here, Sefton, take this cue," said his companion.

"That's the lawyer's nephew," thought Joe, taking a good look at him. "He's the chap who is going to pose as the heir-at-law, and try and get the estate away from Crystal. I'll know him again if I see him."

Joe watched the game, which was a kind of farce-comedy on Shefton's part, as that young man couldn't make a shot except by accident.

"When are you going to work again, Nick?" asked his friend.

"Me? Never. I'm the heir-at-law to a big estate."

"Since when? This is the first time I've heard about it."

"Never mind. I'm not saying anything for publication," chuckled Sefton.

"Who left the estate?"

"Nobody left it to me. I happen to be the nearest of kin—see?"

"You're lucky. Who was the geezer?"

Sefton was trying to make a shot and didn't answer.

He nearly shoved the end of his cue into the cloth, and an attache, who had been watching him, came over and said he'd better quit playing, as he couldn't see what he was doing.

That broke up the game, the two young men left and Joe concluded to do the same.

Next morning Joe kept a sharp eye on O. & B. when he went to the Exchange.

The boom was still on and the price was up to 106.

It dropped to 104 around noon, but recovered to 105.

It fluctuated between 103 and 105 up to two o'clock, when it took a tumble to 100 1-2, amid great excitement.

It finally closed at 101.

As soon as he got off for the day he hurried around to the little bank to find out how he stood there.

His statement was ready, and it showed that the amount due him was, as he knew, \$350.

He learned that the bank had sold 35 shares of O. & B. for his account at 105.

As the stock closed at 101, he was about \$130 ahead on the deal at that moment.

Joe was very well satisfied with the outlook, and went up to Varick street to call on Mrs. Gallagher.

That woman, however, had gone over to the Broadway establishment to deliver her work, and collect what was due her, so Joe did not see her.

Next morning about eleven O. & B. went to pieces, and dropped rapidly to 88.

Before three it dropped to 85, and Joe managed to find a chance to run around to the little bank and order 35 shares bought at the market to close up his short sale.

This deal netted him \$700, and made him worth something over \$1,000.

"I'm coming on," thought Joe, as he started again for Varick street. "I've got capital enough to buy 100 shares of any stock on margin, and if my next deal should also turn out lucky I might double my money. I'll bet my cousins would have a fit if they knew I had made so much money this month, but I don't think I'll enlighten them."

This time he found Mrs. O'Gallagher at home, busy, as usual.

"I called on you yesterday afternoon about four and you were not in, Mrs. O'Gallagher," said Joe, as he seated himself.

"I was over to the shop with my work. Did you call on Crystal?"

"I did, but I didn't see her."

"How is that?"

"I saw Lawyer Sefton."

"Was he there?"

"He was, and he told me that Crystal was indisposed and couldn't see me."

"What!" cried the woman, dropping her work, with a look of alarm. "Is the darlin' sick?"

"If you want to know my opinion, Mrs. O'Gallagher, I don't think Crystal was indisposed at all. I believe that old villain lied to me."

"Why should he do that?"

"To prevent me from seeing Crystal."

"What objection could he have to you seein' her?"

"He probably has his reasons. By the way, have you found those papers yet?"

"You mean Mrs. Rand's marriage certificate, and the other proofs?"

"I do."

"I have not."

"Well, if you do find them, don't give them to Lawyer Sefton."

"Why not? Isn't he tryin' to get Crystal her rights?"

"No, he is not. He's a rascal of the first water."

"Why do you say that?"

"Because he is scheming to put his own nephew, a young man named Nicholas Niles, who is a distant relative of the late Mr. Rand, in possession of the Rand estate," said Joe energetically.

Mrs. O'Gallagher was greatly astonished.

"How do you know that he's doin' this, Mister Joe?"

"From his own lips. Listen and I'll tell you what I overheard while sitting in the parlor of Mrs. Tucker's house the night before last."

Joe then told her every word, as near as he could recollect, of the interview he had overheard between Lawyer Sefton and Nicholas Niles in the library.

"May the saints preserve me if that isn't a great piece of rascality," cried Mrs. O'Gallagher, in a voice quivering with indignation. "I'll go up there at once, and do you come with me. We'll take the darlin' away before they do any harm to her. And it's a piece of my mind I'll give to that Tom Thumb of a lawyer, and to Mrs. Tucker as well, the two-faced thing that she is."

"I haven't any proof that she's in the conspiracy, but I suspect that she is, because that lawyer induced you to bring Crystal to her house, and the lady herself made such a fuss over her. It looks to me, taken in connection with what I overheard, that it was all done for a purpose."

"I'm sure of it," said Mrs. O'Gallagher, putting her work aside. "I'll get me hat and we'll go up there at once."

An hour later Joe and the Irish woman were walking up the steps at 23 Woodbine Terrace.

The same colored girl answered the ring.

"I've called to see Mrs. Tucker," said Mrs. O'Gallagher.

"She's gone to Boston."

"Indeed! Then tell Crystal Rand her mother is at the door and wants to see her."

"Miss Rand has gone with Mrs. Tucker to Boston."

"Gone to Boston without sendin' me a blessed word about it! Impossible. I'll not believe it," said Mrs. O'Gallagher, squaring her jaw, which meant trouble.

"Has Lawyer Sefton gone to Boston, too?" put in Joe.

"He has," replied the colored maid.

"Oh, the villain! I'd like to put me ten fingers on him at this moment!" exclaimed the Irish woman.

"Whereabouts in Boston has Mrs. Tucker and Miss Rand gone?" asked Joe.

The maid replied that she had not the least idea.

All she knew was they had gone to visit a distant relative of the Rand family.

"And when will they be back?" asked Mrs. O'Gallagher.

"I couldn't tell you," answered the maid, who looked bored.

"What are we to do, Mister Joe?" asked Crystal's foster mother, who was looking for trouble, but didn't know where to find it.

"We can do nothing here. Come away," said Joe.

"I think we ought to go in and search the house," she said.

"You would lay yourself open to arrest, Mrs. O'Gallagher. Come with me."

Reluctantly she followed Joe to the sidewalk.

"I'm afraid they've taken Crystal out of the city in order to further their designs," he said to the anxious woman. "We must try and block them. I'll speak to Mr. Bixby in the morning, and ask him to let me see his lawyer right away. That gentleman will be able to advise us what to do. If he will take up the case for Crystal on a contingency fee we may hope to put a spoke in Lawyer Sefton's plans. In the meantime I advise you to drop everything and make a close search for the missing documents. Mr. Bixby's lawyer may not care to make a move till he sees them, for he will want to have some tangible grounds to work on. Will you do it?"

"Sure I will. Me darlin's happiness is at stake, and I'll move heaven and earth to help her, so I will."

Joe and Mrs. O'Gallagher then took a train back to Manhattan.

CHAPTER XII.

A MISDEAL.

Joe was in the office when Mr. Bixby arrived next morning. He hurried in to help him off with his overcoat, as usual.

As soon as he had performed that duty he asked the broker if he could speak to him about a very important matter.

Mr. Bixby nodded as he took his seat at his desk.

Joe told him everything about the effort that was in progress to swindle Crystal Rand out of her rights, and asked, as a particular favor, that he be allowed to call on Lawyer Bates at once to see what ought to be done.

"You may call on him, Joe. I'll give you a letter of introduction, and will ask Mr. Bates to interest himself in the case," said the broker.

The stenographer was called in, the letter written, and after Joe had carried out one message he was allowed to start for Lawyer Bates' office.

The lawyer's office was at 115 Broadway, and Joe found that he had just arrived.

He sent in the letter and was admitted to the private office.

He told the lawyer all he knew of Crystal's history, and her presumed right to her late grandfather's estate.

He then went over the conversation he had overheard between Lawyer Sefton and his nephew dealing with the plot to defraud the girl.

Finally he told about the visit he and Mrs. O'Gallagher had paid to the home of Mrs. Tucker the preceding afternoon, and what they had learned there.

"Now, sir, what would you advise Mrs. O'Gallagher to do?" he asked.

"I would advise her to lose no time in finding the documents she has mislaid. Then if she will bring them to me I will look into the case."

That ended the interview and Joe went back to the office.

About one o'clock he was sent on an errand to an office building in Exchange Place.

While waiting to see the broker he accidentally overheard two big traders talking about a syndicate which had just been formed to corner and boom L. & M. stock, then selling unusually low on the market.

Joe learned enough to satisfy himself that he couldn't get in on L. & M. himself any too quick if he wanted to make a good thing.

Accordingly, on his way up to Varick street from the office that afternoon he dropped in at the little bank and found his statement of his previous deal ready for him.

There was \$1,050 coming to him.

"Give me the fifty," he said to the clerk. "and take an order from me for 100 shares of L. & M. at the market."

"You're quite a plunger," laughed the clerk, and he started to fill out the order slip. "You'll either become rich or land in the poor-house."

"That's a safe bet," smiled Joe, "with the odds in favor of the poor-house."

Joe signed, put the \$50 in his pocket and continued on his way.

Mrs. O'Gallagher was not at home, but Joe found a paper addressed to him pinned on her door which stated that she had gone uptown.

That evening Joe went to a smoker of an East Side political organization, and it was close on to midnight when he started for home.

He was walking along One Hundred and Twenty-fourth street when a young man turned into the street from Lexington avenue.

As Joe reached the corner, two men, with soft hats pulled low down on their foreheads, glided noiselessly after the young man, and suddenly jumping on him, felled him to the sidewalk.

Joe uttered a shout and started forward, thinking that his presence would frighten off the rascals, whom he supposed were a couple of footpads.

The fellows, however, stood their ground, and began beating the young man in a brutal way.

As soon as Joe came up, bent on rescuing him if he could, one of the fellows left off hammering the victim and started for the boy.

"Get away from here, young feller," he said, in a threatening tone. "or I'll knock your block off."

"And let you rob that man? Not much. Clear off yourself with your pal."

"Oh, you will butt in, eh? Take that."

He shot out his fist at Joe.

The young messenger ducked down and planted a heavy blow in the fellow's stomach that sent him staggering back and gasping for breath.

Joe followed him right up with a hook in the jaw which caused him to lose his balance and fall into the gutter.

Paying no further attention to him, Joe rushed at the

other fellow, against whom the young man was making the best defence he could.

The man was not looking for an attack from the boy, supposing that his companion could easily take care of him.

The result was he was taken by surprise when Joe smashed him in the back of the ear from behind.

His hat fell off, and as he turned around Joe recognized him as Jenkins.

The ex-bookkeeper also recognized him.

"You!" he snarled.

"Nice business for you to be engaged in, Jenkins—attacking people on the street. You'll probably land in jail for this," returned Joe.

"Joe Jarvis, is that you?" cried the young man who had been attacked.

Surprised at being addressed by name, the boy looked at him.

"Talbot!" exclaimed Joe.

He remembered that Jenkins had sworn to get even with his former partner in guilt, and it struck him that this assault was simply a case of personal revenge.

"You'd better sheer off now, Jenkins. You've done enough to Talbot," he said.

The ex-bookkeeper, with a roar of anger, swung around and tried to grapple with the young messenger.

He found Joe as slippery as an eel, and a great deal stronger than he thought.

At that moment Jenkins' ally, who had recovered his feet and scattered senses, came up, and the boy found himself opposed to both.

Talbot, who had been hanging aloof, wiping the blood from his face, now seemed to realize that he ought to do something.

He had no confidence in his fists, but seeing an empty beer bottle lying in the gutter, he snatched it up and flung it at Jenkins' head.

His aim was true, and the ex-bookkeeper fell to the walk stunned.

At the same moment Joe pressed the other chap so hard that, seeing his companion was knocked out, he concluded that discretion was the better part of valor, and took to his heels.

"What did you hit him with?" Joe asked Talbot, as he looked down at the unconscious Jenkins, who was bleeding from a cut on his head.

"A beer bottle," replied the clerk. "It was the only thing handy."

"Well, you've knocked him out, and you may have hurt him seriously. We can't leave him in this condition on the public highway, even if he is a hard case and deserves all he got."

"Where will we carry him? The drug stores are all shut up."

"I suppose we ought to take him to the nearest police station, but I haven't any idea where that is."

"Neither have I."

At that moment Jenkins began to move.

"I guess he's coming to," said Joe.

"I hope so," replied Talbot, who felt nervous over the result of his blow.

The ex-bookkeeper opened his eyes, put his hand to the wound and then sat up with a stifled exclamation.

His gaze encountered Talbot.

"You hit me, blame you, and I'll fix you if I swing for it," he gritted malevolently.

"I advise you to leave Talbot alone," said Joe. "You were the cause of all the trouble at the office yourself, and you ought to take your medicine like a man instead of trying to revenge yourself on the party who helped you along in your crooked work."

"Yah! I'll fix you, too. You made a mistake by butting in to-night."

"All right. Get back at me if you can; but I warn you now that you won't find me an easy mark, and I'll stand none of your nonsense."

Jenkins scowled at the boy, got up and walked slowly away.

Joe and Talbot then started off in the opposite direction.

CHAPTER XIII.

A FULL HAND WITH THE KNAVE HIGH.

Next morning Joe went downtown early and took his way to Varick street.

He found Mrs. O'Gallagher washing up the breakfast dishes and tidying up the living-room.

He told her he had called the previous afternoon and she was out.

"I was up to my sister's looking in an old trunk for them documents," she said.

"Did you find them?" he asked eagerly.

"No. It's afraid I am I've lost them."

"It would be fierce if you did. I called on the boss's lawyer yesterday, and he says he must have them before he makes a move in the matter."

"I'm sure I don't know where I could have put them. I've looked every place for them. Do you think Crystal will lose her rights because I can't find them?"

"I couldn't tell you, Mrs. O'Gallagher, but they seem to be very important. If I were you I'd call on the lawyer this morning. Here's his card. Tell him all you know about Crystal's mother, and maybe he'll think of some other way for establishing the girl's identity."

"I will. I feel very bad over the loss of them papers. Mrs. Rand gave them to me and told me to take care of them for Crystal's sake."

"Well, you call on the lawyer, and I'll be up here this afternoon to hear what he told you. I must be off now or I'll be late at the office."

Joe, however, didn't call, as Mr. Bixby sent him to Brooklyn on a business matter of considerable importance, and he didn't get home till after six.

He decided that the morning would do just as well.

When he called at Varick street in the morning the rooms were locked up, and he was disappointed.

He went around again after work and the place was locked as before.

He took the liberty of knocking on the door of the tenant across the hall.

This was Mrs. Barry, a particular friend of Mrs. O'Gallagher and Crystal's.

"I beg your pardon, ma'am, but do you know where Mrs. O'Gallagher went?"

"Are ye Mister Joe Jarvis, of Wall Street?"

"Yes, ma'am."

"Thin I've a message for ye. Do yez moind steppin' in for a minute?"

Joe walked into the room, which was not very tidy.

Mrs. Barry went to a shelf, and after wiping her hands in her apron, picked a folded piece of paper off a shelf with two fingers and handed it to the boy.

This is what he managed to decipher, written in lead pencil:

"Dear Mister Joe: It's overjoyed I am at this moment. I've a letter from Crystal sayin' she's in good health and spirits, and is dyin' to see me, which is quite natural, the darlin'. I've an invitation from Mrs. Tucker—which shows we've misjudged her, for Crystal says she's as nice as pie to her, though that wasn't the word, but that doesn't matter—that there's a koopay at the door waitin' to take me to where me darlin' is to spend a week with her. So no more at present till I see you again after I come back with all the news.
Bridget O'Gallagher."

"P. S.—I've found the papers, and am takin' them with me."

Joe read the letter over twice, the second time more carefully.

"Found the papers, has she? That's fine; but she ought to have sent them to Lawyer Bates. She might lose them. I don't like the idea of her taking them with her. Suppose this invitation from Mrs. Tucker is a trap? Great Scott! They would get the papers from her—wheedle her into giving them up, for a soft word goes a long way with Mrs. O'Gallagher. She's as easy as mush if you know how to handle her, but a holy terror if you try to bulldoze her. I must call on Mr. Bates at once. I'm afraid there's something crooked behind all this."

Joe hurried up to Broadway and took a car down to Lawyer Bates' office, but the legal gentleman had gone home for the day.

Next morning Joe met with a further disappointment.

He telephoned Lawyer Bates' office and learned he had gone to spend a week at his brother's place out on Long Island.

That afternoon Joe went to Varick street again and made inquiries about the vehicle that had carried off Mrs. O'Gallagher.

After a lot of trouble he discovered enough to assure him that it was a nighthawk cab, and that was a strong intimation that there was crooked work behind it.

He spent a whole week trying to locate the cab, and during that time L. & M. shares, which he had bought at 75, advanced to 85, and he had a thousand dollars profit in sight.

Monday morning of the following week L. & M. took on a boom, and before the Exchange closed it had registered at 95.

Next morning it opened at 96 and went kiting toward par. By noon it was going at 102, and at two o'clock it had smashed all records by hitting 105 and a fraction.

Joe was in the Exchange when that figure was reached, and when he left he made a bee-line for the little bank and ordered his shares sold.

Somebody bought the 100 shares and Joe had cleared \$3,000.

CHAPTER XIV.

THE GAME ENDS.

When Joe got off at around half-past three he walked up to Broadway.

"Gee! I'm worth \$4,000 now. That's a lot of money for me to be able to handle."

He walked up Broadway like a person who had lots of time on his hands.

He was opposite City Hall Park, and was approaching a well-known clothing establishment, when to his surprise he saw Lawyer Sefton and his nephew, Nicholas Niles, come out of the place.

The latter had a brand new suit case in his hand, and it looked to be weighty.

Joe didn't want them to see him, so he popped into a doorway and watched them.

They came toward him and stopped within earshot, as luck would have it.

"I guess you've got everything you need, nephew" said the lawyer. "We'll take a cab for the Brooklyn depot now."

"We've got lots of time, unky. The train doesn't leave till five-thirty," replied Niles.

"It's better to be too early than too late. Remember you are to marry a fortune to-night, and it would never do for us to miss that train."

"Marry a fortune to-night," breathed Joe. "What can he mean?"

"Let's go and have a highball anyway," said Niles.

"You've had three already," replied the lawyer, disapprovingly.

"Goodness!" ejaculated Joe. "They're going to marry Crystal to that rascal so that he can control her property instead of doing her out of it. Something must have happened to change their line of action. What's to be done now? Shall I let that fellow get away with my girl? How can I prevent it? And Crystal, is she a party to this thing? Has she fallen in love with that Niles? It doesn't seem as if—and yet they can't make her marry him against her will. What shall I do? I know. They're going to take a train at five-thirty at the Long Island depot. I'll take that train, too, and shadow them to the place they are bound for. Then I'll see what can be done."

Joe started for Brooklyn.

When Joe reached the depot a new difficulty suddenly presented itself to him.

For what point on the line should he purchase a ticket?

He had not the slightest idea where Lawyer Sefton and his nephew were bound.

He found, by inquiring, that the five-thirty train traversed the main line as far as Hicksville, where it connected with the north shore tracks and went to Port Jefferson.

He sat down near the door and waited for the two to show up.

They appeared about ten minutes after five, and made straight for the cars without going near the ticket office, much to Joe's disappointment.

This was an indication that they had bought excursion tickets at the place they were going to for the round trip to Brooklyn and back.

On a chance Joe bought a ticket for Hicksville, and hurried after them.

He spotted the car they entered, and followed them, taking a seat where he could keep his eye on them.

In due time the train started and was soon bowling along at a good gait.

The car stopped at the principal stations only and finally rolled into Hicksville just about dusk.

Lawyer Sefton and his nephew made a break for the door, and Joe followed them.

The lawyer singled out a public cab, and he and Nicholas got into it.

Joe caught on behind the vehicle, which was soon bowling down the street.

It turned off into a tree lined thoroughfare, which it followed for about half a mile, by which time the boy found his muscles pretty well strained.

He dropped to the ground and followed the cab on foot up another street for perhaps three-quarters of a mile, by which time they were out in the country.

When the cab eased up a bit at a low hill, Joe caught on again.

At the foot of the hill on the other side the vehicle pulled up to a gate and stopped.

The lawyer and his nephew got out, paid the man and entered the grounds.

The cab rolled away, leaving the messenger by the side of the road.

He looked over the fence and saw a fair-sized country residence standing well back in the midst of a large lawn.

There were lights in many of the rooms, particularly on the ground floor.

Lawyer Sefton and his nephew disappeared into the house.

"So this is where Crystal is living in the power of the conspirators, and Mrs. O'Gallagher doubtless is here, too," muttered Joe.

He walked cautiously to the house and peered in through one of the lighted windows.

He found he was looking into the dining-room.

While Joe was looking Lawyer Sefton and Nicholas Niles came in and seated themselves at the table.

A well-dressed lady and a servant entered through another door.

The lady took a seat near Sefton and talked, while the servant waited on the two late arrivals.

"I don't see that I'm gaining anything here," thought Joe.

He walked around to the other side, passing the kitchen door.

He saw a window partly open from the bottom, and decided to push it up and clamber inside.

He did so, and then shut it down.

The room was entirely dark.

Striking a match so that he could see his way and not fall over the furniture, he found that he was in a sort of library.

A desk stood near the window, and on the desk lay a revolver.

"I think I'll take charge of that," said Joe, and he put it in his pocket.

He made his way to the door and found, to his great chagrin that it was locked.

Before he could reach the window through which he had entered he heard a key rattle in the lock of the door.

He thought of an open closet door he had seen near the desk, and jumped into the place, pulling the door to after him.

Some one entered with a lighted lamp and placed it on top of the desk.

Finally she left the room.

Joe saw he could leave the library now, but deemed it wise to wait a few minutes.

He was on the point of making a start when Lawyer Sefton and his nephew came in, and that settled his chances.

"Now, nephew," said the lawyer, opening the desk, "the minister will be here soon, so we will settle everything before he comes, for I want to return to Boston first thing in the morning."

"All right, unky," agreed the young man.

"Here is a new agreement which you are to sign, and to which I shall want the signature also of your future wife before the ceremony. It will be binding on you both in a general way, but really amounts to nothing except between ourselves."

"Whatever you say goes, unky."

"This other paper is of more importance to me. By signing it Crystal Rand will transfer to me the controlling in-

terest in her grandfather's factory. I will take that in full payment for my services toward yourself. The rest of the estate will yield you two all the income you need wish for. Now then, sign the first document."

The young man did so.

"Very good," said the lawyer. "Now send the servant upstairs for the young lady."

Niles left the room.

While he was gone the lawyer pulled two other documents from a pigeon-hole.

In a short time the young man returned with Crystal.

She looked as if she had been crying, and Joe's heart beat fast as he peeped out at her.

"Now, Miss Rand, you will please sign this paper," said Lawyer Sefton.

"I will sign it on condition that you do not force me to marry your nephew," said Crystal.

"Think again, young lady," he said. "Here are the documents that prove your mother was the legal wife of Sidney Rand, and that you are the legitimate offspring of their union. Once destroyed, your mother's marriage can be doubted and your legitimacy questioned. Think well before you force me to ignite them at this lamp. Think well, I say, for if you again refuse, they go up in smoke."

"Mother, forgive me," sobbed the girl. "I refuse," she said.

"Then back to poverty you go," cried the baffled lawyer, shoving the papers into the flame.

It was then that Joe took a hand in the game.

Stepping quickly from the closet he reached out his left hand and snatched the documents from the lawyer's fingers, and as the old rascal turned with an exclamation, he shoved the revolver forward with his right.

"Joe!" cried Crystal, almost hysterically.

"Give me those papers," cried Lawyer Sefton, furiously.

"Sit down, Nicholas Sefton, or I'll blow your roof off," cried Joe. "And you sit down, too, you old sinner."

The boy advanced a step and snatched up the two agreements from the desk.

"I'll take these as evidence against the pair of you for conspiracy. Come, Crystal, we'll go back to New York. Get your hat and things."

He led the girl from the room, locked the door on the uncle and nephew, and took his stand at the front door till Crystal rejoined him.

"Where is Mrs. O'Gallagher?" he asked.

"I haven't seen her since the day she left me at Mrs. Tucker's house."

"Then the police may have to look for her."

They reached the station in time to catch the last train for Brooklyn, and arrived in the city of churches at ten o'clock.

They reached Varick street shortly before eleven, and, to Joe's surprise, they found Mrs. O'Gallagher in her rooms.

She had just returned from a hospital, where she had been ever since she was picked up unconscious in the street by the police.

She had been drugged in the cab and the papers taken from her.

We will not dwell on the explanation that took place between the three that evening; suffice to say that next morning Crystal and her foster mother visited Lawyer Bates, placed the documents in his hands, and engaged him to conduct the case.

He had no trouble in proving Crystal the rightful heiress to the property of Andrew Rand.

The Court appointed a guardian over her, and she and Mrs. O'Gallagher were provided with a suitable home, where Joe Jarvis was a regular visitor.

At eighteen Crystal became her own mistress, and Joe, worth some \$20,000, won through the market, had risen to become Mr. Bixby's head clerk.

Then the young people were married, and Joe retired from Wall Street to take charge of his wife's property, worth about \$400,000, which he had saved to her by being up to the minute.

Next week's issue will contain "A YOUNG BARNUM; OR, STRIKING IT RICH IN THE SHOW BUSINESS."

FROM ALL POINTS

OUR LARGEST DREADNOUGHT

Our latest dreadnoughts, "Iowa" and "Massachusetts," will mark a great advance in size and power over any previous warships. Their length will be 684 feet, their breadth 106 feet, and their mean draft will be 33 feet. The motive power will be similar to that of the "Mexico," that is to say, they will have the electric drive. The maximum speed will be 23 knots and they will have a cruising radius of 8,000 miles. Their displacement will reach the unprecedented figure of 43,200 tons. The armament will consist of 12 16-inch guns and 16 6-inch guns.

BEES TAKE HOME

Bees infesting the home of Adam Myers, a farmer, of Loachville, Berks County, came near causing him to abandon his farmhouse and move off the premises. A swarm the size of a small cloud descended on the property and drove out the occupants of the house. Most of the bees entered through the chimney. Benjamin Rohrbach, of Furnacedale, an expert in handling bees, volunteered to drive the bees out. He placed a white cap over the chimney, hive shape, and sealed the doors and windows, smoking them out in three days. The Myers family is again in possession.

Mr. Rohrbach now has 12 swarms from the bees.

LUMINOUS BUTTONS.

Here is a wartime application of luminous paint that should be useful in summer camps, on the hikes of boy scouts, in peacetime manoeuvres of citizen soldiers, in marking the landing places of aircraft, etc.

The British Army had discs or buttons two or three inches in diameter, coated with luminous paint and having a sharp spike on the under side. These were stuck upon the sides of trenches, buildings, fences, etc., or were swung by hand to give signals in the well known code where bright lights were golden.

The luminous discs were visible from thirty to sixty feet, so they formed valuable landmarks. Luminous ribbon also was used for marking trails through the woods and luminous patches were attached to the backs of stretcher-bearers to prevent them from being fired upon by their own troops.

The Scientific American suggests that the names and numbers of city streets might well be marked with this luminous paint.

A DISASTROUS ERUPTION.

Mount Kloet, Java, was in eruption on the night of May 19, and the next morning the country within fifty miles of it was darkened by a thick rain of ashes. The volcano threw out the total contents of a crater lake, covering half a square mile and 300 yards deep. Crater bank gave way and a red hot lava stream, mixed with mud and steaming water, flooded many inland native villages and overran the town of Britar, tearing down everything in its path.

The inhabitants suddenly awoke to find a brown, boiling current eight miles broad, and died miserably, half buried and half drowned. The aspect of the country was changed into a mud lake resembling No Man's Land in Flanders in winter.

Twelve villages were destroyed, twenty-one miles of railways disappeared and sugar plantations suffered heavily. Swollen rivers are bringing down bodies of natives.

Military and civil medical services and private doctors are treating thousands of injured in field hospitals. Soldiers are cutting out bodies of victims from the now stone-hard lava.

It is estimated that there are 50,000 dead.

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SKY-SCRAPER DICK

—OR—

THE PERILS OF A YOUNG MECHANIC

By GASTON GARNE

(A SERIAL STORY.)

CHAPTER II.

THE RICH MAN'S TRICK.

Montague sat up at last.

"I'm an old man, and I'm not used to being crossed in my ways. You are blackmailing me now, and you know it! But go your ways. There will be a reckoning, my fine foreman."

He looked over some papers, with a deadly look of hatred, and then cast his threatening eyes at Dick.

"You go on with your work. I agreed to the engineer to let you supervise the advance work on the iron, and I must keep my word, or they'd get suspicious. But as for my daughter, you keep away from my house or I'll set the policemen on your trail. I will have no trespassers in my home."

Dick smiled impudently—for the young chap had a way of tilting back his chin that was maddening—to the one whom he was mocking.

"Don't worry, Mr. Montague. I know my business and my place. I am an iron worker now. Your daughter is the child of a millionaire, and I am not wanted in your home. I will not go there. But the time will come when I will be more than a mere iron-worker, and I will then show you some different campaigning. Now, I'm going back to the job. But I give you fair warning that the iron on the Apollo Building must be the right thing, or I don't O. K. it."

With this speech Dick Donaldson turned on his heels and left the rich man's office.

As he did so Montague chuckled merrily, for he had regained his composure once more, and with it the confidence to trim Dick's sails.

"Well, he is up against a harder problem than he thinks," said Montague. "That boy thinks that because he went to a technical school before coming here to start at the bottom round he knows it all. Well, he mounted up to foreman quickly. But he'll try the down-hill trip once more before I'm through with him."

With these words Montague rang a bell, and a small errand boy appeared from the inside office, where worked the clerks and stenographers.

"Here, Tommie," said the magnate. "Go get Svendsen. Tell him I want to speak to him at once."

The little office boy ran on his errand, for he knew

the spirit of his master, who would stand for no delay, particularly when he could deliver a hard, cruel blow on the ear of someone unable to fight back.

Outside the office Tommie looked to see if the master were watching from his glass door.

He was not, and Tommie, who had been listening to the entire conversation recorded in the previous chapter, smiled with a joke of his own.

"The old gazabo t'inks he's de king-pin. Well, I'll put Dick Donaldson wise ter dis, or me name ain't Tommie Biddle. I'll fix 'im! He docked me fer havin' a game ov baseball, an' couldn't see de game neider. Well, here's my revenge!"

He espied Dick at work directing several of the men as they were swinging a big beam up on a crane, to make some alterations in the bolt holes.

"Say, Mr. Dick, yere's a tip fer ye. De old man wants ter see Svendsen, and ye knows he's dead sore on ye. Ta-ta—I'm off!"

Then the small lad sped along between the groups of workers, and delivered his message to the big Swede, who despised the young foreman of the construction work with an abiding hatred.

The fellow hurried to the office of the millionaire, and the oddly assorted pair were soon engaged in scheming which even crafty Tommie Biddle could not overhear, hidden under a long desk table as he was.

While they were working and plotting together, for an end which boded ill for Dick Donaldson, the noon whistle blew.

Dick hurried for his street coat, and doffed his jumper.

"I'm going to take lunch down the other street," said Dick to Terence Donahue, his assistant, with whom he generally took the midday meal. "See you later, Terrence."

With this word the young foreman hurried out and took a downtown car on the run.

In a few minutes he was going up the elevator to a great office of the engineer of the new Apollo Building, and this gentleman received the young foreman most cordially.

"Why, it's my good friend Dick," said the construction engineer. "I'm sure glad to see you. Won't you go to lunch with me at the club?"

"No, Mr. Beckwith; I'm too busy. I can't take lunch to-day. There's big game afoot, and I must

be running in a minute. All I want is to ask you to do a favor for me."

"Dick, I'd do anything for you," answered the other cordially. "What is it, my boy?"

"Well, I want you to send one of your camera men over to the place where the new building is going up. Have him take a dozen pictures of the iron beams that have already been delivered by the truckmen."

"Yes—but that's a queer request, isn't it?"

"It is, and it has a queer but very important reason. You know I can't give away the secrets of the man I'm working for. But, as you are the constructing engineer of this building, hired by the owner of the property, I can give you a tip."

Paul Beckwith, the famous engineer, was too good a student of character and men not to know that some great excitement actuated Dick.

"What is the row? Crooked work?"

Dick said only:

"You just go there and measure those beams, get out an affidavit of your examination, and have it witnessed by the architect. That's all I've got to say."

The engineer was startled into a long whistle of surprise, but he saw the drift of Dick's hint.

"You bet I will, my boy, within the next half hour. Any other ideas?"

Dick was thoughtful, as if struggling over some great problem.

"Say, would it be wrong for me to be part purchaser of a lot of iron—provided I worked a little profit out of it myself right while I was working for a certain company?"

"I don't get the plan exactly. But you can buy anything you want and sell it so it is done legally."

The young fellow's face broke into an amused smile.

"Well, Mr. Beckwith, it's a case of war to the death for me in a certain quarter. But are you willing to go partnerships half and half with me on a certain deal if it is no risk?"

"I'll risk your word, lad!"

The young chap stuck out a hand, to grip the other man's, and his eyes sparkled with determination and hope.

"All the tip is that you send up to the Ferronia Iron Works and buy up the complete lot of iron beams that are there. The beams are the exact size, shape, and number required for the new Apollo Building by the contract."

Beckwith gasped.

"But how do they happen to be duplicates? That iron is worth a fortune, and it would be foolish to have ordered duplicates. They would only fit this one building. And it takes months and months to prepare beams and structural work for a certain building."

Dick merely smiled, as he started toward the door.

"You said you'd believe me," said he. "It is the chance of a lifetime. I can tell you definitely that the iron was refused on a certain excuse, and you

can get it cheap. An order almost like that but not quite was carried out in another mill. You know my boss does very little of his own iron work, but contracts for it, and then does the construction work."

Beckwith's eyes were glowing, as he caught the idea of the young iron worker.

"So, ho! The iron that he is sending is not according to specifications? And there is a duplicate set which can be bought up and held—one that is O. K.?"

"I won't tell you another thing, for I must be in time to work as soon as the one o'clock whistle blows. I will be down on the building myself this afternoon."

Dick darted out, caught a swift elevator, and by going without a morsel of lunch he managed to walk into the shop just as the work whistle blew.

Old Montague saw him come in, and chuckled with mirth as he turned back to the office.

"Little he knows what is due him this afternoon, on that derrick. It's a good thing I know how daring he is, when he rides up with the beams. Well, my inning is now, and no one will ever know the difference."

He worked away over his papers, while Dick prepared to go with his gang of men and begin the work on the great building.

CHAPTER III.

THE TREACHERY OF THE SWEDE.

After some delay the iron workers were ready for the start on the Apollo Building.

The deep foundations, on concrete piles which ran far down into the earth, were all complete, and the workers began to start on the swinging of the beams.

A dozen beams came down later, and Dick, on close examination, saw that they were true to the specifications in every respect. They measured exactly as the plans called for, but Dick knew that this was only a decoy.

"They will be all right for a little while, and then the old man will string in the bum kind—which are much weaker, although they measure and look almost identically the same."

Such were Dick's thoughts, as he directed the men under him to their different positions.

"The old rascal thinks to have me fired before the bad beams are put in. Well, I'll fool him."

And so it was that Dick worked with an energy that one would have supposed meant a positive love for his employer. However, the youth really entered heart and soul into any work—not worrying about whom it was for, because he naturally loved his profession.

(To be continued.)

GOOD READING

HAS BIG FEET

Augustine Puren, confessed Bolshevik leader, in jail in Scranton, Pa., because of a wild rampage he figured in at Carbondale, Pa., when he wrecked the interior of a church, it is said, has feet of such an abnormal size that the County Commissioners have been compelled to hire a special shoe expert to fit the prisoner up with new footgear. And the aforesaid footgear is going to cost the county \$16.

Puren's old shoes went bad last week and it was then that the officials discovered his feet were about as abnormal as some of his views happen to be radical. Five bids were received from shoe experts, varying from \$16 to \$30. The prisoner, who is serving a year's jail term, will have his new "kicks" next week.

DEATH LETTER DELAYED

Although William Kruse, a resident of Lafayette, Ind., died in Duggerstadt, Germany, a year and a half ago the news did not reach here until the other day. A letter addressed to his daughter here traveled from Germany to Holland and then to this country, being en route since a year ago last November.

Kruse died Nov. 20, 1917. He left here with his wife in February, 1914, to visit his old home in Germany. Then the world war broke out and he was unable to leave when he sought to return to America. He had taken out his first naturalization papers here, but the German authorities refused to give him passports. Not a word had been received from either him or his wife since the outbreak of the war until the other day, when Mrs. Louis Brown, the daughter, received the worn and torn letter from her mother that had been eighteen months in transit.

The message was sent to a priest in Holland, who sought to have it forwarded, but delays were encountered. Mrs. Brown has sent a cablegram to the priest in Holland to ascertain whether her mother is still alive, and, if she is found, she will be brought back to this city.

"GOOD BUSINESS FOR BUSINESS"

In the firm belief that it will be good business for business men to promote wise buying, intelligent saving, avoidance of waste, and safe investment, the appended thrift copy is offered for the special consideration of advertisers and publishers. These advertisements are part of the general thrift education and War Savings campaign of the United States Treasury Department.

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Under the present financial conditions we can not hope to borrow money abroad to develop our resources. Reliance for working capital must be placed more and more on the individual savings of the American people. They must be encouraged to save instead of waste, and invest instead of hoarding, so that their money will earn interest for them and at the same time help to pay off war bills and promote prosperity.

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Benjamin Franklin, whose picture is on the 1919 War Saving Stamps, and whose thrift, industry, and patriotism furnish a desirable example to 1919 Americans, affords a ready text for thrift education. Every man, woman, and child led to ponder his deeds and wise sayings, and to begin to save, is helped to a more constructive citizenship which must react favorably on business.

Sincerely yours,

SAVINGS DIVISION,

War Loan Organization,

U. S. Treasury Department,

Washington, D. C.

INTERESTING ARTICLES

ANIMALS TAKE TOWN

A large black bear makes frequent visits to Eurena Park, a shady grove donated by Mrs. Charles W. Schwab, of South Bethlehem, to Weatherly, Pa., her girlhood home.

Tracks of Bruin have been noticed for some time, and within the past few days he has been seen by different townspeople near the cool spring, evidently seeking refuge from the burning rays of the sun.

Though Weatherly is by no means a town in the wilderness, deer and elk are seen quite frequently near the town, and it is a very common thing to see wild rabbits hopping about the outskirts of the town. Even snakes like to play about on the paved streets in the center of the town, a brown one, measuring 18 inches, having been killed on the principal street one morning this week.

CLOSED THE STORES.

Calais, Me., claims the "cake" for having the strictest Blue Law enforcement in the country. Sunday closing is in vogue, under the compulsion of the new City Marshal, Robert Kerr, who sent out notifications to all places of business that the laws on Sunday closing will be strictly enforced.

As a result shop doors were locked in Calais on the next Sunday which have long been open to Sunday trade in bread, fruit, cigars, ices and like viands.

Marshal Kerr is acting under orders of the City Council and the program here is billed weekly without any proposals of modification. The public, rather skeptical, turned out to see if the Marshal really meant business and found that he was the only man working on the Calais Sabbath. The experiment will continue.

PRESS BUTTON AND FIND A PIG ON OATS

If you want to locate a supply of seed corn or oats, a grain binder, a pure bred bull, or some young pigs in any community in five counties in Connecticut, says a news letter of the United States Department of Agriculture, all you have to do is to walk into the office of the State Librarian at Hartford, Conn., run a series of cards through an electric sorting machine, and, presto! you have the information.

It may sound a little like the story of Aladdin's lamp, but it is only big business applied to farm affairs under war stress. The Council of Defense took up this plan and offered to back the farm bureaus to the limit in every county in the State. Five of the eight counties began surveys in March, 1918.

When the survey was completed the farm bureaus had a stack of cards containing minute information as to the resources and needs of every farm. An electric sorting machine was installed in

the State Library and any fact disclosed by the survey can be made available by throwing on an electric switch.

COUNTERFEITERS' WAYS.

A favorite method of counterfeiting is to use silver coins of Central and South American republics, which are many times below our silver in value, and strike them off as United States coins under a powerful press which absolutely effaces the old designs. The new coins are silver, and they look all right. The only fault is that they are light in weight.

In the counterfeiting of paper money there are four principal methods. The first is the copying of notes by hand, putting every finest line and imitating every silk thread in the paper of the original with delicate pen and ink work. Some of these notes cannot be detected with the naked eye even by some experts.

Another way is the engraving of a steel plate from which the bogus paper is printed. The engraving must always be done by hand. Most of the men who have been caught at it have been expert engravers, often graduates of some government's Treasury Department. The Lupo-Morello gang, which was broken up some years ago, produced this class of work, which so nearly approximated the common bill of our daily circulation that for months the counterfeiters were not even suspected.

Photographic reproduction is a third favorite process of turning out counterfeit paper. At first thought it would seem that this would be absolutely accurate and that it would be most difficult of all counterfeit work to detect, but, strangely enough, it is not so. If it were the Secret Service might have a hard time of it, but as it is, the photoengraving process is not so good as the old-fashioned hand system. The camera reproductions are somehow weak and flat and can be easily detected.

The fourth method is the raising of genuine bills and notes—taking a \$5 bill, for instance, and changing it to a ten. The numerals are erased in the corners and the blanks are then filled in so carefully that time and again bank cashiers and tellers have been deceived. It takes a good man a whole day to change one bill. Fives raised to tens are the most frequent offenders of this sort. The workman thus makes \$5 a day. Considering the risk he takes it is not very much.

These, in brief, are the chief producing methods of the counterfeiters. There are two ways for them to get the spurious money into circulation—banking it or buying articles with big bills or coins and getting good money in exchange. The first is so dangerous that it is seldom done; with good counterfeits the second is surprisingly safe.

A STARTLING ADVENTURE WITH MAN-EATING TIGERS

By Horace Appleton

"I have hunted wild animals in almost every country where they exist," said Captain Kincardin, "and of course I have had my share of perilous adventures.

"I went out from Bangalore in the fall of 1870 with a party of British officers to hunt tigers. We, of course, intended to knock over anything else in the shape of game, but tigers were the main object. We took the railroad for about a hundred miles up the country, and then secured carts and drivers and beaters at a village and drove twenty miles to a range of wooded hills, which were greatly cut up with gullies and traversed by several small creeks. The nearest village was in a fertile valley three miles from our camp. The inhabitants were preparing to leave it as we reached the neighborhood. Two man-eating tigers had made their appearance in the hills and created the greatest consternation. Their first victim had been seized from a family circle sitting around a fire just at dusk. He was a boy about fifteen years old, and the beast had seized him by the hip and trotted off with him as a dog carries a bone. She was in no hurry, going at a slow trot, and her mate covered her retreat and menaced the father as he shouted and flung firebrands. The boy's cries were heard for a long time, and next morning many places were found along the trail where he had clutched the grass with his hands and pulled it up by the roots. He had been carried less than half a mile and all that was found of his remains were two or three of the larger bones and some bloody fragments of clothing. The villagers organized a grand hunt to either kill the tigers or drive them away, but the result was the killing of one man and the wounding of two others, the beasts seeming rather to seek a conflict than avoid one by running.

"The hunt was abandoned and the villagers lived in a state of terror for the next week. The appearance of a single man-eating tiger in the vicinity of a native village creates more terror than fire or flood or epidemic. After a tiger has eaten three or four human beings he seems to lose all his fear of man, and it is a fact that he will eat no other meat unless reduced to fierce hunger. When the natives would no longer go forth to give this pair of tigers opportunities to seize them the beasts invaded the village. The huts were frail structures, with doors and windows guarded by blankets, and the tigers had entered three different places by night and carried off victims. A woman whose husband had been seized related the circumstances with great detail. A light had been kept burning to keep the beasts away, but as the family of five were asleep on the floor at midnight one of the great cats sprang in at the window, which was undefended. This opening, as I saw my-

self, was only about two feet square. The beast sprang over a child to seize the husband and father, gripping the man by the right shoulder. There was a heavy blanket at the door, and the tiger had not noticed that opening. Of course all the sleepers were at once aroused, and all set up a great yelling and screaming. So far from the tiger being in the least put out by the confusion, he took his own time and paid no attention to any one but his victim. He pinned the man down flat on his back for a moment, growling in a low tone.

"Strike him with my sword," called the man to his wife, but she, poor thing, was too frightened to use the weapon, although it was at hand and sharp enough to have inflicted great injury. With his free arm the man caught up a billet of wood and belabored the tiger, but the beast took a firm hold, lifted the man up, and sprang for the opening. It was fully seven feet from the door, and both fell back with a crash. The tiger tried it again, but with the same result. He then changed his hold to the man's throat, made a third spring, and after some hard work, managed to get out with his victim, though it seemed absolutely impossible for him to accomplish it.

"This occurred on the night before our arrival, and we found the window casing covered with blood and showing the marks of claws. Further than that, the spoor left by the beast as it dragged the body away was plain to be followed, and we ran over it about half a mile to find the spot where the victim had been eaten. We had camped, as I told you, in the hills about three miles from the village.

"There were a few cowardly cur dogs in the village, but none of these had been molested by the tigers. One of them took a great liking to me, and when I mounted to the platform to begin my watch he lay down at the foot of the tree. I scolded at him, and flung three or four broken branches at his head, but he refused to go away. It was a balmy evening, with plenty of stars but no moon. One could have seen a man moving many rods away, if he kept in the open, but it was very dark under the trees, and the grass in the openings were two feet high. I was close to the hut from which the man had been dragged, but had not kept my watch long before I realized that it was a great chance if I caught the slightest glimpse of the expected visitors. There were so many dark spots below me and the foliage so obstructed my vision that I had a good mind to descend and seek for some other position. However, I held on, and by and by the villagers grew quiet and were in a happy frame of mind, believing the man-eaters as good as dead or driven to some other district, now that we had arrived. Some of them even neglected to drop the blankets hanging at their doors.

"It had come to be 10 o'clock, and I was wondering if I dared light a cheroot, when I heard the dog before me whine and move about. Next moment I caught sight of two dark objects stealing across the open space toward the foot of my tree, and realized

that the tigers had come. The dog ran out to meet them, singular as it may appear, and then occurred a familiar scene. You have seen a mastiff stand still in all his dignity while a puppy scampered around him in play. Well, the tigers stood there stiff as two statues, and the cur ran around in a circle and tried his best to get up a frolic. They at first growled in a menacing way, but as he continued his play, they grew better natured, and, after a few minutes, all three were in for frolic. I could not see as distinctly as I could have wished for, but I made out the movements very well. The tigers jumped over the dog a dozen different times, and on three or four occasions dropped their tails and ran away to let him pursue them, but always coming back to the same place. I softly cocked my gun for a shot, but they were so constantly on the move that I dared not risk it. Our object was to bag one or both, instead of driving them away from the neighborhood by a general alarm. The play continued for a quarter of an hour, and ceased then because a child in a hut near by cried out in its sleep. The tigers changed their demeanor in an instant, and a low growl warned the dog that the frolic was at an end. He did not want it so, but scarcely had he renewed his efforts when one of the beasts struck a blow with its paw and laid him dead on the grass. Then both stood stock still, listening for the cry to be repeated. They were side by side, broadside to me, and not a hundred feet away, but in the darkness it was a chance shot. I pulled trigger, and the report of the rifle was followed by a terrible growling and snarling and the sounds of claws at work in the grass. The natives were out in a moment, shouting, screaming, and blowing horns, and as soon as their torches were alight I descended from my perch. One of the tigers was rolling over and over on the ground, and uttering sounds of rage, while the other had disappeared. I gave the wounded beast a shot through the head, and when we came to examine the body we found it to be that of the tigress.

"The lieutenant came running up to compliment me on my luck, and in ten minutes every man, woman and child in the village was in the circle around the dead beast. Everybody supposed the mate had made off for the jungle, as would be the case nineteen times out of twenty, but we were sadly mistaken. While we stood in a circle, with eight or ten torches, lighting the scene, the male tiger seized a woman who stood not over ten feet from me, and, before even a cry was raised, had disappeared in the darkness.

"When morning came we took up the spoor and trailed the tiger and his victim to a grove about half a mile away. He had only half devoured the body, proving that hunger had not forced him to display such boldness. He had taken his full time about eating, and had then made for the hills. Some of the native trackers could follow his trail on a run, and they came upon two places where the beast had turned in his tracks, as if he contemplated a return

to the village and the seizure of another victim. The trail was followed to the mouth of a dark, dry gully with a rocky bottom and sides lined with bushes, and the natives would go no further. One of them was dispatched to our camp with word to come over, and in a couple of hours there were five of us white men on the ground with a determination to hunt the big cat to his death. A body of natives were sent off up the hill to beat the gully, and we took our stations in a crescent, each man facing the hill, and none of us over 100 feet from the spot where the trail had been abandoned. It turned out that the gully did not penetrate the hill for more than a quarter of a mile, and after a little the natives got on both sides of it and began to beat toward us.

"The beaters had been at work half an hour when we heard a cry announcing that the man-eater was making his way toward the plain, hustled along somewhat by the volleys of stones, but sharpening his claws and growling defiance. In taking up our positions it so happened that Lieut. Farrington was on my right in line with the mouth of the gully, and not more than twenty feet from my elbow. In three or four minutes after a cry of warning the tiger appeared in the mouth of the gully, head on to Farrington, and looking him straight in the face.

"Hold on! He's my meat!" shouted the officer as he brought his gun up, and it became a point of honor with the rest of us to hold our fire. He took cool and careful aim, but his bullet simply touched his skin between the tiger's ears. He dropped like a stone, but was up in an instant, and, with a roar to shake any man's nerves, he sprang forward at the lieutenant. In the tenth of a second I turned my eyes from the beast to the officer, and what was my horror to see a serpent twining itself about his leg and rearing its head on a level with his shoulder. I forgot all about the oncoming tiger, and for the first time in my life my blood seemed turned to ice. Farrington stood with his left foot ahead and right braced, and as the tiger touched the ground for his last spring the rifle spoke again and the beast rolled over with a ball through his brain. Then, while we all kept our places like so many blocks of stone, he dropped his rifle, seized the snake just below the head with his right hand, and came walking toward us. The serpent writhed and twisted about in its rage and as it uncoiled itself from the man's leg flung it thirty feet away. It was rushing back at him when one of the party, with a shot-gun at his shoulder, blew its head off.

"Good shot!" remarked Farrington, as he walked back and picked up his rifle.

"We ran after him and shook his hand, and showered unstinted praise on him for his nerve, but he would not be a hero. It was the presence of the serpent, which was of a highly poisonous species, which had disturbed his first aim. He felt it under his foot, and realized that its bite meant death, but a maddened tiger was before him, and he did not give the snake second thought."

FAME AND FORTUNE WEEKLY

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GOOD CURRENT NEWS ARTICLES

A new device for detecting current leakage in the ground near electric lines is featured by metal plates to be strapped to a man's shoes, which pick up the electricity and cause sounds to be heard in a telephone receiver.

Church leaders in this country have received news of a movement which has been started in Scotland to erect a kirk and college in Jerusalem as an expression of the Scottish people's gratitude for the deliverance of the Holy City and in memory of the Scottish soldiers who died in the expedition to Palestine. The college in Jerusalem will provide accommodations for ministers, students in theology and others interested in sacred learning. The kirk will have a staff of resident clergy.

An old farmer and his son were at work in the field near the roadside when his son discovered a dead turkey, which probably was discarded by another farmer who was on his way to the market. Both were curious to learn the cause of its death. They brought the turkey to the barn, dissected the fowl's body and obtained an egg. The boy set the egg and the result was a fine turkey gobbler that was sold the next summer for \$5. With this money the boy purchased a pig. The next summer the young capitalist sold his sow and eight pigs for \$50. He then bought two thoroughbred heifers. The ensuing fall he had two milch cows and calves which he sold for \$200. His final investment was in two one-year old filly colts. After a lapse of five years the lad was the custodian of two good mares and \$1,000 in gold which he procured in the sale of their colts. And to-day this farmer's son is studying agriculture and animal husbandry in a State university as the result of one turkey egg.

Texas ranchmen seek information concerning guanacos, which are found in large numbers in the

Andes from Central Peru to Cape Horn. These animals are very shy, and hunters capture them with difficulty. They may be tamed if taken when young, and there is no reason why they could not be raised in certain sections of the United States. Guanacos are said "to feed upon the pungent herbage of the Patagonian deserts, as well as up on the bitter grasses of the pampas, and furnish to the wandering natives their principal flesh food and the only skins used for clothing or tent making, except those of the rheas. Over a large part of their habitat none but salt water is to be had, which they drink readily." Guanacos are about a third taller than the average sheep, and weigh about the same. There is no fixed price for the animal, as few have been domesticated. They must be picked up wherever they can be found, at whatever the owner may charge, anywhere from \$6 to \$20 gold each. Guanaco rugs are prized very highly here, and cost \$16 to \$25 gold, according to size, quality of the hair, etc. A rug 6 by 9 feet is worth \$20.

GRINS AND CHUCKLES

"Mamma," said Tommy, "does sugar ever cure anybody of anything?" "Why do you ask, my boy?" "I thought I'd like to catch it," said Tommy.

Magistrate—You say you have known the prisoner all your life? Witness—Yes, your honor. Magistrate—Now, in your opinion, do you think he could be guilty of stealing this money? Witness—How much was it?

Polite Shopman (showing goods)—Here is something I would like to call your attention to, madam. It is the very latest thing out. Mrs. Rounder (absently)—If there's anything out later than my husband I'll take it, if only for a curiosity.

"While coming down in the subway this morning I noticed two deaf and dumb men sitting opposite me. One of them had an impediment in his speech." "How could a deaf and dumb man have an impediment in his speech?" "Two of his fingers were cut off."

Little Freddie had just made his first acquaintance with animal crackers. After eating quite an assortment of them Freddie became very thoughtful. "What makes you so pensive, dear?" asked his mother. "Oh, I was just thinking what a circus was going on inside of me."

In a Vermont town they tell of a suitor who, after some years of devotion, finally proposed to the lady of his choice. "But, Henry," protested the lady, "this is really sudden. You had better give me a week to think it over!" "Very well, my dear," said Henry. And, after due reflection, he added, "perhaps it would be as well if I thought it over myself at the same time!"

A FEW GOOD ITEMS

MOVING A HOUSE IN SECTIONS

In West Somerville, Mass., a large three-story dwelling was cut in two, moved from its site ten feet above the street level, and set up a mile distant from its former resting place.

After bracing the house, first one section and then the other was moved to the new location with jack-screws and rollers. On bringing the two portions together they devetailed into such a perfect fit that it was impossible to discern the separating cut. The structure was prevented from topping over by tearing down the chimneys and loading the first floor with bricks.

THE PASSING OF THE HORSE

The day of the horse in New York has passed. Figures just made public by the Sanitary Bureau of the Department of Health show that from March, 1917, to March, 1919, there was a decrease of 2,664 occupied stables, with a decrease of 32,296 in the number of horses in the city. The annual report of the offal contractor shows that during 1918 10,225 horses died in New York, while the year before the number was 11,507.

The figures show that while the Borough of Brooklyn has more than twice as many stables as are in Manhattan, the latter has 37,825 horses as compared with 23,680 in Brooklyn.

MAGNET SCREWDRIVER

"I magnetized a screwdriver by holding it close to a dynamo for a few minutes, nearly two years ago, and it is still my most valued helper when it is necessary for me to do repair work on my car," writes Ethel Webb in the *Electrical Experimenter*. "It is a great help when working around the car to have this magnetized screwdriver to pick up screws and small pieces of the machinery which drop down inside, out of my reach."

"In setting screws it is invaluable; simply pick up the screw by touching the head with the magnetized screwdriver, and it may instantly be set in place with only one hand. It does away entirely with the annoyance of the screw slipping away and getting lost, as it so often does. I always carry it in the tool box, and find the other fellow appreciates it when I find him having car troubles on some lonely bit of road."

LIVE IN HENHOUSES

Some of the wealthiest residents of Serbia have been found living in stables and hen houses by American Red Cross officers, according to advices received recently.

People with even these scant roofs over their

heads are more fortunate than refugees returning from Bulgarian detention camps, who discover their homes obliterated or destroyed beyond repair.

Rich residents of dozens of Serbian towns have been found sleeping under the stars on heaps of straw and covered with burlap. Families which had been comparatively wealthy before the war returned to their homes, or the heaps of ruins which their homes had been, penniless and with no clothing except that which they wore. In some cases the refugees, stripped of their remaining rags at the Bulgarian frontier after the armistice, made their way across Serbia in burlap bags in which Red Cross rice and food had been wrapped.

The condition of the Serbian poor, according to the dispatches, is beyond description. A large proportion of them are without homes. Added to this distressing condition is the fact that in most families the wage earners are dead. The mother in the average Serbian family is now obliged to support herself and her children on what she can produce with her own labor, and that of her children, on a small farm, stripped of its machinery and tools, and in most cases with only the walls of the buildings still standing. Generally, the meagre stores for this Spring's seeding were taken by the enemy.

A MARKET BRIDGE.

A combination bridge and market place has been constructed by the city of Monterey, Mexico, and this bridge which serves a double purpose, is one of the sights of that part of Mexico. A shaded market place is almost necessary in the southwestern part of the continent to protect the produce and make marketing comfortable for the citizens. It may be that the people felt that they were scarcely getting the value of their money in putting up a simple bridge that was only necessary part of the year, as the river is dry except in the rainy season when it becomes a raging stream that is very difficult to cross. As the market place on top of the bridge is used all the year and means an income to the city in rentals, the wisdom of this unusual bridge construction is seen at a glance.

Heavy buttressed walls support the bridge. These are of solid concrete, but the walls, roof, and partitions for the booths are made of metal lath with a coating of cement. This greatly reduces the cost and is permanent and fireproof. A double row of windows on each side of the enclosed part of the bridge gives sufficient light and ventilation, so that it is always cool and pleasant on the hottest day. Monterey is evidently one of the enterprising Mexican cities which is keeping up-to-date in its construction work.

ITEMS OF GENERAL INTEREST

GET RING 15 YEARS

To find a ring that she had lost fifteen years ago was the good luck of Miss Emma Leisenring of Danville, Pa. Nelson Kingston was digging garden at the Leisenring home when at a depth of fourteen inches he found the gold band bright and shining. Miss Leisenring immediately identified it. The word "Mother" was engraved on the inside of it.

AMERICA'S STORE OF RADIUM

The total production of radium element in the United States up to this year is estimated at 55 grams. It was first produced in 1913, in which year 2.1 grams resulted; in 1918 the product was 13.6 grams. Charles H. Viol, writing in Science, estimates that the Carnot holdings of the Standard Chemical Company should produce at least 500 grams of radium.

GIRLS SAW GOLDEN EAGLES

Miss Adeline O. Johnson, instructor of music in the Lenox schools, at Lenox, Mass., acting as guide for six other young women while outing at West

Stockbridge mountain range, saw two golden eagles flying low, and each carrying a lamb in its talons. As Patrick Larkin, a shepherd of the Highland farm, reported the loss of two lambs from the flocks he watches, it is presumed that they were the property of William B. Osgood Field of New York, who owns the estate. Oldtimers assert that this is the first time in fifty years that golden eagles have been seen in the Berkshires.

BOY FOILS ROBBERS

Eight Chinese robbers attacked Sing Hop, a wealthy Chinese shirt manufacturer, in his factory at No. 908 Washington Street, San Francisco, Cal., and demanded \$2,000. When he refused they beat and tortured him until he agreed to give them all the money he had with him.

While this was going on his twelve-year-old son, Sing Fu, slipped out of the place and summoned Policeman John Floyd, who, with Detective Sergeant James Skelly and members of the Chinatown Squad, broke into the place and caught the robbers as their victim was handing them \$235.

OLD COINS WANTED

\$ \$2 to \$500 EACH paid for Hundreds of Coins dated before 1895. Keep ALL old Money. You may have Coins worth a Large Premium. Send 10c. for New Illustrated Coin Value Book, size 4x6. Get Posted at Once.

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With this badge attached to your coat or vest you can show the boys that you are a sheriff, and if they don't behave themselves you might lock them up. It is a beautiful nickel-plated badge, 2 1/4 by 2 1/2 inches in size, with the words "Sheriff 23, By Heck"

in nickel letters on the face of it, with a pin on the back for attaching it to your clothing. Send for one and have some fun with the boys.

Price 15 cents, or 3 for 40 cents; sent by mail, postpaid. H. F. LANG, 1815 Centre St., B'klyn, N. Y.

GOOD LUCK GUN FOB.

The real western article, carried by the cowboys. It is made of fine leather, with a highly nickeled buckle. The holster contains a metal gun, of the same pattern as those used by all the most famous scouts. Any boy wearing one of these fobs will attract attention. It will give him an air of western romance. The prettiest and most serviceable watch fob ever made. Send for one to-day. Price 20 cents each by mail postpaid.



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My head at the top and back was absolutely bald. The scalp was shiny. An expert said that as he thought the hair roots were extinct, and there was no hope of my ever having a new hair growth.

Yet, now, at the age of 66, I have a luxuriant growth of soft, strong, lustrous hair! No trace of baldness.

Indians' Secret of Hair Growth

At a time when I had become discouraged at trying various hair lotions, tonics, specialists' treatments, etc., I came across, in my travels, a Cherokee Indian "medicine man" who had an elixir that he guaranteed would grow my hair. Although I had no faith, I gave it a trial. To my amazement, a light fuzz soon appeared. It developed, day by day, into a regular healthy growth and ere long my hair was as prolific as in my youthful days.

That I was amazed and happy is expressing my state of mind mildly.

Hair Grew Luxuriantly

Obviously, the hair roots had not been dead, but were dormant in the scalp, awaiting the fertilizing potency of the mysterious pomade.

It became my sudden determination to possess the recipe or secret if I could. Having used my most persuasive arguments which convinced the aged savant of my sincerity, and that he had only fairness to expect from me, I succeeded in gaining the secret recipe by giving him a valuable rifle in exchange.

I Put the Secret Away

My regular business took all my time, however, and I was compelled to forego my plans to introduce the wonderful kotalko (which I call for short kotalko) and I put the secret aside for some years.

That my own hair-growth was permanent has been amply proven.

My honest belief is that hair roots rarely die, even when the hair falls out through dandruff, fever, excessive dryness or other disorders. I am convinced, and am sure, many scientists will agree, that the hair roots become imbedded within the scalp, covered by hard skin, so that they are like bulbs or seeds in a bottle which will grow when fertilized. Shampoos (which contain alkalis) and hair lotions which contain alcohol are enemies to the hair, as they dry it, making it brittle.

The Secret Now Revealed

Recently I was induced, while on a business trip to London, to introduce kotalko, the Indian hair elixir. It met with an immediate demand and has since been introduced throughout England and France, where, despite the war, it is having a great sale. Its popularity comes chiefly from the voluntary endorsements of users. Many persons—men, women and children—are reporting new hair growth. Some cases were really more extraordinary than my own. For instance, a lady reported that kotalko grew a beautiful supply of blonde hair (her natural shade) after her head had been completely bald since a fever nine years previously, and she had worn a wig ever since.

A military officer had a bald spot which had been growing larger for some time. Within a few weeks it was completely covered. I could mention numerous examples. Now, having made arrangements here, I intend to supply kotalko according to the genuine Indian's formula to whomsoever wishes to obtain it. Ten cents will bring a testing box to you.

Recipe Given Free

The recipe I shall be pleased to mail free. Address: John Hart Brittain, BH-103, Station F, New York, N. Y. Or I will mail the recipe with a testing box of kotalko for 10 cents, silver or stamps.

He Quit Tobacco



This veteran, S. B. Lamphere, was addicted to the excessive use of tobacco for many years. He wanted to quit but needed something to help him.

He learned of a free book that tells about tobacco habit and how to conquer it quickly, easily and safely. In a letter he writes: "I have no desire for tobacco any more. I feel like a new man." Others report similarly. Wonderful for easily overcoming cigarette and pipe habit, and chewing.

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- 683 Adrift in the Sea; or, The Treasure of Lone Reef.
- 684 The Young Wall Street Jenah; or, The Boy Who Puzzled the Brokers.
- 685 Wireless Will; or, The Success of a Young Telegraph Operator.
- 686 Wall Street Jones; or, Trimming the Tricky Traders.
- 687 Fred, the Faker; or, The Success of a Young Street Merchant.
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